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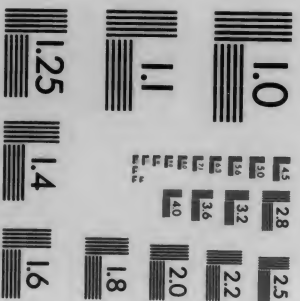


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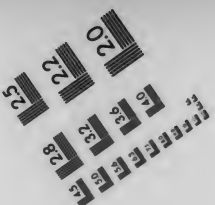
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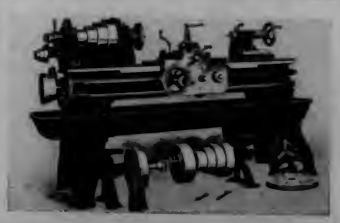
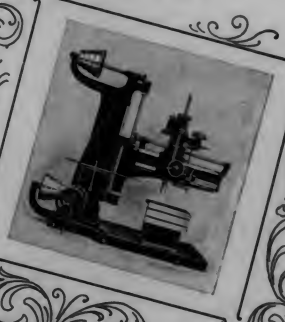
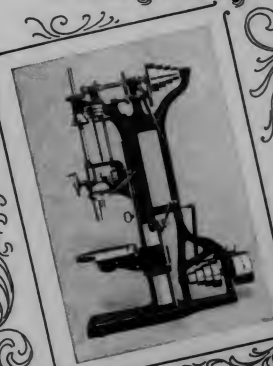


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## INTRODUCTION.

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IN PRESENTING to the public the History of the Labor Organizations, comprising both the Central Labor Union and the Building Trades Council of Worcester and vicinity, we desire to return our thanks to all who have kindly aided us in making a success of our undertaking; especially are our thanks due to the merchants of our city for the uniform kindness they have evinced in calling public attention to their wares through this medium. While here publicly tendering our thanks for their practical aid, we cannot refrain from asking all who wish us well (members or not) to peruse the announcements carefully, and when the occasion requires to remember them in such a practical manner that it may cause their support to be substantially rewarded. That errors have occurred in so great a number of names, dates and statements, is probable, and that names have been omitted that should have been inserted, is quite certain. We can only state that we have exercised more than ordinary diligence and care in this difficult and complicated feature of bookmaking.

We take this occasion to express the hope that the information contained in this work will not prove devoid of interest and value, though we are fully conscious that the brief statistics of our local organizations, the scope of the work enables us to give, are by no means exhaustive.

We can only hope that it may prove an aid to future historians. While thanking our patrons and friends generally for the cordiality with which our efforts have been seconded, we leave the work to secure that favor which earnest endeavor ever wins from a discriminating public, hoping they will bear in mind, should errors be noted, that

"He who expects a perfect work to see,  
Expects what ne'er was, nor yet shall be."



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Sears A. H. & Co., ice, wood and kindlings,	
55 Central, order office 8 Pearl	272
Shaljan John H., photographer,	337 Main 356
Sheehan J. J. & Co., wines, liquors, ales, porters,	
37, 39 Washington square	354
Sherman Envelope Co., envelopes, papeteries and	
paper boxes,	Nebraska, cor. Winona 126 and 278
Simmons W. R. & Co., Worcester Lining Co.,	14 and 103
Simpson & Martin Company, mfr. sausages,	222 Shrewsbury 370
Sinclair & Duquet, heating engineers,	36 Pearl 286
Small Theo. A., groceries and produce,	22 Millbury 266
Smith, Adams & Co., wholesale grocers, commission merchants	
and flour dealers,	8 and 10 Trumbull 98 and 109
Smith E. T. Company, wholesale grocers, flour, coffee	
importers, roasters and jobbers,	203 Summer 73 and 332
Smith Green Co., lime, cement, plasters,	26 Shrewsbury 182
Smith & Crockett, meats and groceries,	252, 256 Grafton 286
South Worcester Bottling Works,	660, 668 Southbridge 188
Southgate & Southgate, counsellors in Patent cases,	
Burnside bldg.,	339 Main 346
Speirs Manufacturing Company, high grade Bicycles,	52 and 338
Squire John P. & Sons, dressed beef and pork products, cold	
storage, etc.,	199 Summer 76 and 268
Star Lunch, 436½ Main, Ladies' Cafe, 438 Main and 4 Pleasant	318
Stevens Geo. A., flour, grain, hay, feed,	
36, 38 Southbridge	128 and 274
Stiles W. C., machinist,	54 Hermon
Stone H. B. & Co., paper, twine and cordage,	9 Park 176

	PAGE.
Stone W. M., furniture,	72 Summer
Stone & Foster Lumber Co., lumber,	Central cor. Union 150
Sullivan P. H., meats, groceries, etc.,	114 Shrewsbury 186
Sullivan T. H., "Silver Mug" cafe,	Union cor. Mechanic 310
Sunshine Powder Co., mfrs. Sunshine Powders,	244
Taylor Henry C., dressed beef, hams, etc.,	69 Shrewsbury 282
Taylor N. & Co., custom tailors,	501 Main 306
Thayer Chas. D., wholesale and retail florist, greenhouses,	
8 Ripley	
Thibert, photographer,	397 Main 298
Three Little Brothers & Co., merchant tailors,	65 Main 372
Timme E. A. & Son, die sinkers, engravers, rubber stamps,	
554 Main	368
Tolman E. K., locksmith and household repairs,	509 Main 352
Torpey R. J., meats and groceries,	188, 190 Chandler 260
Torrey J. R. Razor Co., mfrs. Razors,	128 Chandler 262
Torrey J. R. & Co., mfrs. razor strops,	128 Chandler 262
Troy Granite Co.,	42
Tucker Wm. F., plumbing,	56 Pleasant 188
Wachusett Thread Co., mfrs. thread,	116 Gold
Waite H. M., general hardware,	189 Front 146
Walker Frederick A., harness and saddlery,	144 Main 322
Wallis O. H., coal, wood, kindling,	17 Hawley 322
Watson & Belcher, meat and provisions,	8 Pearl 316
Watts C. W., the New West Side Grocery,	181½ Pleasant 168
Ware, Pratt Co., clothiers,	338 Main, State Mutual Bldg. 96 and 97
Wheatley John A., ales, wines, liquors, cigars,	53 Grafton 312
Whitaker John Reed Co., loom reeds,	194 Front 252
White Fred Wendell, City Treasurer,	125
White, Pevey & Dexter Co., pork packers and provisions,	
13, 15 Bridge	282
Whiting H. A. & Sons, hay and grain,	193 Summer
Wilder Harvey Bradish, Register of Deeds,	125
Willard George A., supporter trusses for Hernia,	
4 Walnut, Room 29	328
Willard W. H., druggist,	133 Chandler 254
Willard W. H. & Co., hardware,	529 Main 152
Winslow Samuel Skate Mfg. Co.,	31 Mulberry 40
Winslow & Co., bankers,	324 Main 38
Wood Peter, Peter Wood Dyeing Co., bleachers and dyers,	
Holmes street	340
Wood W. J., florist,	47 Lovell 370
Woodbury & Company, engravers,	
306 Main, 86 Park avenue	20 and 84
Worcester Business Institute,	476 Main 48 and 62

Worcester Coal Co.,	536 Main.	Yards	397 Southbridge and	PAGE.
			35 Manchester	90 and 91
Worcester Consolidated Street Railway Co.,			15 Market	250
Worcester Corset Co.,				50
Worcester County Institution for Savings, Savings Bank,			13 Foster	23 and 24
Worcester Cut Glass Works, mfrs. cut glass,			17 Hermon	362
Worcester Electric Light Company,			66 Faraday,	34, 74 and 75
Worcester Furniture Co., W. S. Hawkins, president and treas.,				
soaps and house furnishings,			48 Southbridge	
Worcester Gas Light Company,			Main	
Worcester Lining Co., W. R. Simmons & Co.,			285 Main,	14 and 103
Worcester Mechanics Savings Bank, Savings Bank,			311 Main	21 and 22
Worcester National Bank,			9 Foster	112
Worcester Safe Deposit and Trust Co.,			448 Main	114 and 115
Worcester Storage Company,			Pleasant cor. Clinton,	
			Gold Street Court cor. Bradley	78 and 296
Worcester Supply Co., cameras, typewriters, photographic and				
typewriter supplies,			7 Pleasant	330
Worcester and Suburban Street Railway Company,				36
Young W. C. Mfg. Co., machinery,			17 Hermon	348

## WORCESTER LINING CO.,

WE MAKE A SPECIALTY OF

DRESS LININGS,

DRESS TRIMMINGS,

AND TAILORS' TRIMMINGS,

At the Lowest Cash Prices,

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(BAY STATE HOUSE.)

Your Patronage Solicited.

W. R. SIMMONS & CO.

## HISTORY COMMITTEE.



THOMAS F. HARNEY.  
(See page 177.)



PAUL NAULT,  
(See page 187.)



MICHAEL F. GARRETT.  
(See page 192.)

### ACKNOWLEDGMENT.

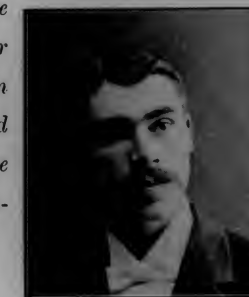
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JAMES J. NOONAN.  
(See page 193.)



ALBERT H. KNIGHT.  
(See page 180.)



JOHN J. ROONEY.  
(See page 189.)



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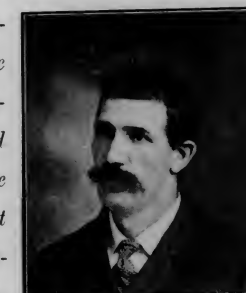
PAUL NAULT.  
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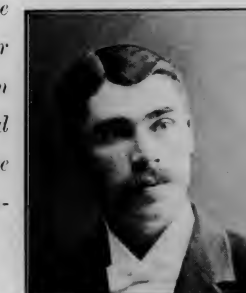
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ENGRAVING OFFICE, A. G. WESSON, Manager.

306 MAIN STREET.

### The Worcester Mechanics' Savings Bank.

Few interests of Worcester have been so stable and can point to such uniform prosperity as her banking and financial institutions. While being reasonably conservative, they have never been lacking in that kind of public spirit that stands ready to extend assistance in the prosecution of improvements, the upholding of legitimate business ventures, and the establishment and assistance of manufactures and commerce. These institutions have frequently acted with great liberality in the case of public and private need, thus earning the respect and confidence of the community. The officers and directors of these banks are men of broad views and large capital, and are identified with many of the city's interests, and are always prepared to contribute of their time and means towards her advancement.

Worcester maintains a number of banking institutions that for extent of business transacted take rank among the foremost in the State. One of the oldest and largest is the Worcester Mechanics' Savings Bank, which has had a lengthy and honorable career and has ever proved a tower of strength to the financial world. This bank has been in existence since May 15, 1851. Its founders were men who had the rare foresight to lay the foundation sufficiently strong and deep to bear any superstructure that time, experience and wealth might rear. Under its present wise and conservative management this bank is doing a large and safe business, and it is generally regarded as one of those solid, ably-conducted institutions that reflect credit alike upon its officers and the community where its influence is felt. Assets January, 1899, \$6,701,029.40. Its officers and trustees for 1899 are as follows:

President, J. Edwin Smith. Vice-Presidents, A. B. R. Sprague, John H. Coes, George E. Merrill, Thomas B. Eaton. Trustees, J. Edwin Smith, A. B. R. Sprague, John H. Coes, George E. Merrill, Thomas B. Eaton, Levis G. White, Thomas G. Kent, Charles A. Hill, Francis H. Dewey, Francis W. Blacker, Eli J. Whittemore, Charles F. Hanson, Henry S. Pratt, Arthur P. Rugg, Charles D. Lamson. Treasurer, Henry Woodward. Clerk, Francis H. Dewey. Finance Committee, J. Edwin Smith, Thomas B. Eaton, John H. Coes, Eli J. Whittemore, A. B. R. Sprague. Auditors, George E. Merrill, Thomas G. Kent. Frank W. Cutting, Teller. John E. Morse, Book-keeper. Arthur H. Ballord, Clerk.

... THE ...  
**WORCESTER MECHANICS SAVINGS BANK,**  
 311 MAIN ST., WORCESTER, MASS.

INCORPORATED MAY 15, 1851.

ASSETS, JANUARY, 1899. \$6,701,029.40.

**OFFICERS FOR 1899:**

President,

**J. EDWIN SMITH.**

Vice-Presidents,

A. B. R. SPRAGUE,  
 JOHN H. COES,

GEO. E. MERRILL,  
 THOMAS B. EATON.

Trustees:

J. EDWIN SMITH,  
 A. B. R. SPRAGUE,  
 JOHN H. COES,  
 GEO. E. MERRILL,  
 THOMAS B. EATON,  
 LEVIS G. WHITE,  
 THOMAS G. KENT,

CHAS. A. HILL,  
 FRANCIS H. DEWEY,  
 FRANCIS W. BLACKER,  
 ELI J. WHITEMORE,  
 CHAS. F. HANSON,  
 HENRY S. PRATT,  
 ARTHUR P. RUGG,

CHARLES D. LAMSON.

Treasurer,

HENRY WOODWARD.

Clerk,

FRANCIS H. DEWEY.

Finance Committee,

J. EDWIN SMITH,  
 THOMAS B. EATON,

JOHN H. COES,  
 ELI J. WHITEMORE,

A. B. R. SPRAGUE.

Auditors,

GEORGE E. MERRILL,

THOMAS G. KENT.

FRANK W. CUTTING, Teller.

JOHN E. MORSE, Book-keeper.

ARTHUR H. BALLORD, Clerk.

Deposits received Daily, and placed upon interest on the Fifteenth day of January, April, July and October.

Dividends payable on or after the First day of February and August.

Dividends not withdrawn are placed upon interest on the Fifteenth day of the next quarter day after they are declared.

All taxes on deposits are paid by this Bank.

Bank Open, from 9 A. M. to 4 P. M.

Saturdays, Close at 1 P. M.

**Worcester County Institution for Savings.**

The savings banks of Worcester are among the city's proudest indications of pre-eminence and wealth. Nor does any city of its size offer such splendid facilities for the safekeeping of evidences of value as those which are presented by the savings institutions of Worcester. The Worcester County Institution for Savings was incorporated Feb. 8, 1828, and bears favorable comparison with any similar institution in the State. There is no bank in the country more safely housed, while the exceptional ability of the executive is generally recognized. The most eminent and wealthy citizens were chosen as its first trustees and the bank began business under the most favorable auspices, which has been followed by a strict observance of the soundest principles governing banking and finance. Their new building is an imposing edifice. There is an abundance of light and air and the bank may be said to enjoy greater safeguards than any other in the city. A very large business is done here and the bank's enviable record and magnificent showing reflects the highest credit upon the board of trustees. This bank has deposits amounting to \$15,004,028, the number of depositors being 31,800. The officers and trustees of the bank are as follows:

President, Stephen Salisbury. Vice-Presidents, George S. Howe, John D. Washburn, Edward L. Davis. Trustees, George S. Howe, John D. Washburn, Edward L. Davis, Stephen Salisbury, George E. Francis, Thomas H. Gage, A. George Bullock, Josiah H. Clarke, Waldo Lincoln, Frank P. Goulding, Lincoln N. Kinnicutt, Jonas G. Clark, Charles F. Aldrich, Samuel S. Green, Elisha D. Buffington, Samuel C. Willis, Leonard Wheeler, Edward D. Thayer, Jr., George F. Blake, Jr., Edward F. Tolman, Lyman A. Ely, Samuel B. Woodward, Frederick S. Pratt, William S. Jourdan, Ellery B. Crane, James Logan, H. Winfield Wyman, Thomas C. Mendenhall, Oliver H. Everett. Charles F. Aldrich, Clerk of Corporation. Treasurer, Charles A. Chase. Board of Investment, Stephen Salisbury, George E. Francis, Edward D. Thayer, Jr., Lyman A. Ely, Samuel B. Woodward. Auditors, Edward F. Tolman, Frederick S. Pratt, George F. Blake, Jr. Luther M. Lovell, Teller. Frank L. Messenger, General Accountant. Linus Sibley, Ralph E. Stewart, Accountants. Ernest Russell, Frank E. Williamson, Albert H. Stedman, Kendall C. Crossfield, George R. Matthews, Clerks.

The officers and board of trustees are thoroughly representative of the wealth and intelligence of Worcester, and the bank is one of the city's best financial bulwarks, ever a source of pride and profit to her citizens.

# Worcester County Institution for Savings,

NO. 13 FOSTER STREET.

Incorporated Feb. 8, 1828.

Open Daily for the receipt of Deposits, which are put on Interest on the First Day of January, April, July and October.

DIVIDENDS PAYABLE JANUARY AND JULY 15.

AMOUNT OF DEPOSITS, . . . \$15,004,028  
NUMBER OF DEPOSITORS, . . . 31,800

President,

STEPHEN SALISBURY.

Vice-Presidents,

GEORGE S. HOWE, JOHN D. WASHBURN,  
EDWARD L. DAVIS.

Trustees:

GEORGE S. HOWE,  
JOHN D. WASHBURN,  
EDWARD L. DAVIS,  
STEPHEN SALISBURY,  
GEORGE E. FRANCIS,  
THOMAS H. GAGE,  
A. GEORGE BULLOCK,  
JOSIAH H. CLARKE,  
WALDO LINCOLN,  
FRANK P. GOULDING,  
LINCOLN N. KINNICUTT,  
JONAS G. CLARK,  
CHARLES F. ALDRICH,  
SAMUEL S. GREEN,  
ELISHA D. BUFFINGTON,

SAMUEL C. WILLIS,  
LEONARD WHEELER,  
EDWARD D. THAYER, JR.,  
GEORGE F. BLAKE, JR.,  
EDWARD F. TOLMAN,  
LYMAN A. ELY,  
SAMUEL B. WOODWARD,  
FREDERICK S. PRATT,  
WILLIAM S. JOURDAN,  
ELLERY B. CRANE,  
JAMES LOGAN,  
H. WINFIELD WYMAN,  
THOMAS C. MENDENHALL,  
OLIVER H. EVERETT.

CHARLES F. ALDRICH, CLERK OF CORPORATION.

Treasurer.

CHARLES A. CHASE.

Board of Investment,

STEPHEN SALISBURY, GEORGE E. FRANCIS, EDWARD D. THAYER, JR.,  
LYMAN A. ELY, SAMUEL B. WOODWARD.

Auditors,

EDWARD F. TOLMAN, FREDERICK S. PRATT, GEORGE F. BLAKE, JR.

LUTHER M. LOVELL, Teller.

FRANK L. MESSINGER, Gen'l Accountant.

LINUS SIBLEY, RALPH E. STEWART, Accountants.

ERNEST RUSSELL, FRANK E. WILLIAMSON, ALBERT H. STEDMAN,  
KENDALL C. CROSSFIELD, GEORGE R. MATTHEWS, Clerks.



*Levi Lincoln*

Worcester's First Mayor.



*Rufus B. Dodge*

Worcester's Present Mayor.





CITY HALL.

Photo by SHALJAN.



CITY HALL.

Photo by SHALJAN.



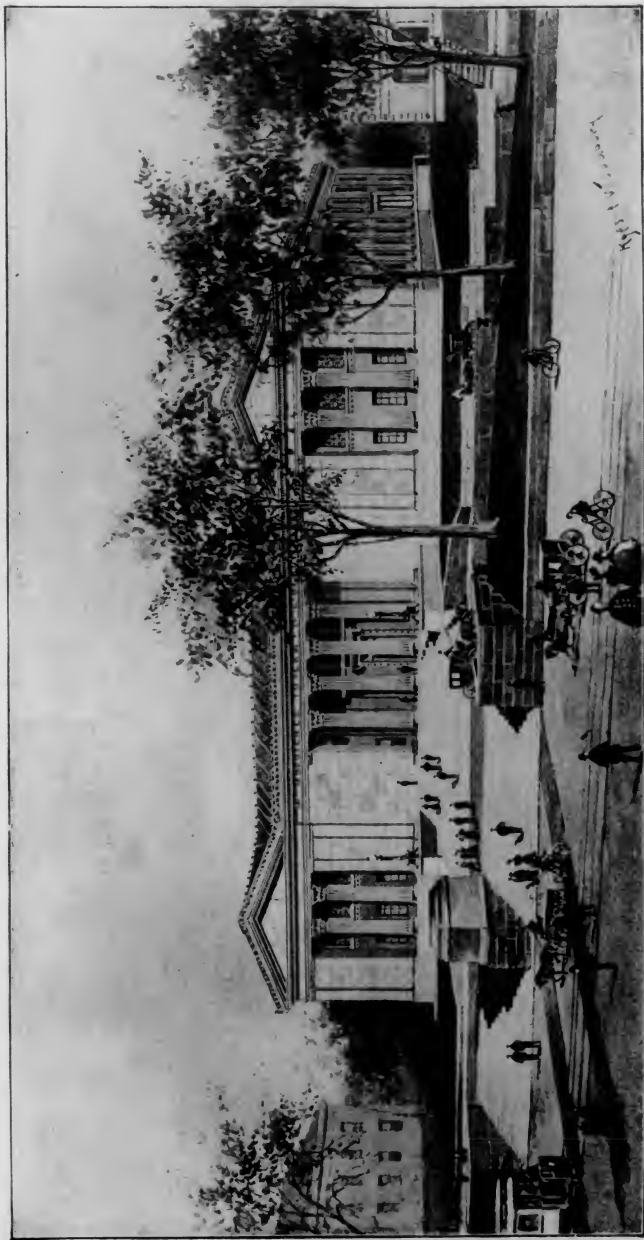
WORCESTER COUNTY COURT HOUSE.

Built by WEBB GRANITE & CONSTRUCTION CO.



POST OFFICE.

Photo by LUCE.



WORCESTER COUNTY COURT HOUSE.

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POST OFFICE.

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SOLDIERS' AND SAILORS' MONUMENT.  
Photo by LUCE.



FIRE DEPARTMENT HEADQUARTERS.  
GEO. H. CLEMENCE, Architect.



SOLDIERS' AND SAILORS' MONUMENT.  
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112 Front Street, Worcester, Mass.

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32

## WORCESTER--ITS EARLY HISTORY.

**C**ONTRAST any of the young but vigorous cities of the Great Republic with cities of the same class in the Old World, and what do we find? While it has taken centuries for the latter to reach maturity, the former, in less than a generation, from prairie villages or forest trading posts, have sprung into the front rank of great commercial cities, whose colossal fortunes have been made and vast business emporiums established. All this, too, has been accomplished by men sprung from the mechanical or trading classes, without fortune, other than their brains and hands, to start them in the race of life. The history of our successful professional and business men is a history that the Republic may well be proud of. These men have left a record more glorious than the proud oligarchy of Venice, or the conquering legions of Greece or Rome.

In all that appertains to the material prosperity of a nation the United States are without an equal in the history of the world. Not by steps alone has the country progressed and developed, but by mighty bounds, with an irresistible sweep that annihilates obstacles and difficulties, deemed insurmountable, like Napoleon's legions conquering Europe. Nor is this phenomenal prosperity confined to a section or territory; it is diffused broadcast throughout the land. Untravelled Americans, to the manor born, can hardly realize the deep significance of these pregnant facts. The horizon of their observation has been circumscribed to the familiar study of the matchless destiny and achievements of their native land. But let them cross the ocean, and contrast the wretched state of society there with that of their own happy country, and the experience thereby gained will indeed be a liberal education. Or, without going so far, let them

COMPLIMENTS OF

WORCESTER ELECTRIC

LIGHT COMPANY,

OFFICE AND STATION,

NO. 66 FARADAY STREET.

\* \* \* \* \*

T. M. ROGERS, President,

H. H. FAIRBANKS, Treasurer,

W. H. COUGHLIN, Superintendent.

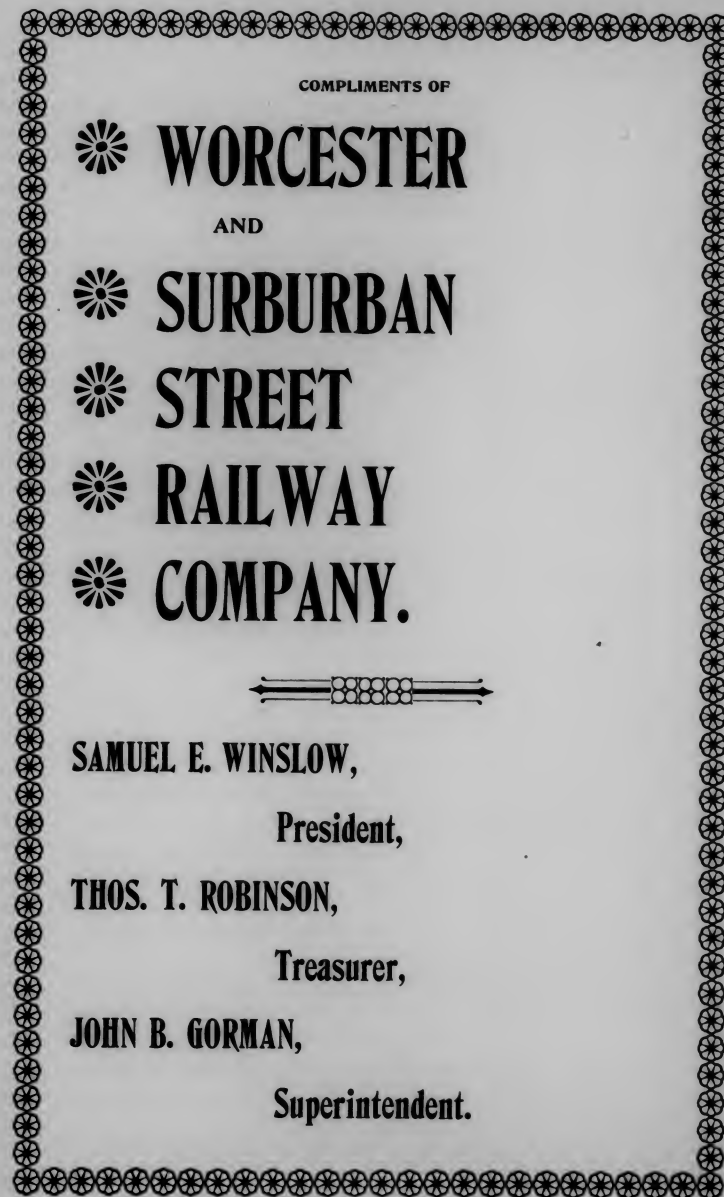
cross the border into Canada, and if they do not return home with a greater reverence for their own Stars and Stripes, then they are no true Americans.

The great prosperity noted is not confined to any city or group of cities, any more than to any Territory or State. Some of our cities, it is true, are richer and more populous, according to opportunities and circumstances, than others; but all are relatively flourishing and enjoying their share of the world's success.

The historic annals of Massachusetts really begin with the arrival of the Mayflower in Cape Cod Bay, November 11, 1620. Plantations and settlements were soon begun in different parts of the State, but bad management and Indian difficulties led to their early abandonment, and it was not until 1630 that the General Court was held, and then was made the first attempt in this country to establish representative government. The emigration from England to the colony increased rapidly in 1632-3, and the General Court, the germ of the present House of Representatives, became an established institution in 1634. The Pequod War broke out in 1636, resulting in the defeat of the Red Men, after a year's struggle, during which many colonists lost their lives, others their dwellings and live stock, and all suffered severely. Forty years of peace succeeded, when, in 1675, the Indians who had gradually obtained and perfected themselves in the use of firearms, renewed the struggle under the leadership of Philip, and a bloody war of a year's duration ensued.

Worcester is beautifully located in the center of New England, forty-four miles from Boston, and has been known from time immemorial as "the heart of the Commonwealth of Massachusetts." Everything in life is said to be relative. And, as effects cease, not always with the causes in which they have their origin, so also may the events of the dead past bear closely upon the affairs of the present. Thus, while the scope of this work comprehends, primarily, live matters of interest pertaining to Worcester of to-day, its institutions, resources, material wealth and prosperity, there is so much that is distinctly notable in the history of the settlement,





COMPLIMENTS OF

✻ **WORCESTER**

AND

✻ **SURBURBAN**

✻ **STREET**

✻ **RAILWAY**

✻ **COMPANY.**



**SAMUEL E. WINSLOW,**

President,

**THOS. T. ROBINSON,**

Treasurer,

**JOHN B. GORMAN,**

Superintendent.

growth and progress of the town and city germane to the subject-matter hereinafter presented that a brief review thereof from the earliest period seems eminently fitting by way of a prologue to the chapters that follow. For, though vast and of surpassing importance for manufacturing, mercantile and financial interests, she stands prominently forward in her relations with the destinies of the nation in "the times that tried men's souls."

The history of Worcester runs back to 1674, the earliest recorded settlement being at that time. During the reign of peace and prosperity lasting from 1713 to 1744 it was in 1722 incorporated as a town. From this time on there were steady accessions to the village, and in due time considerable progress had been made. Highways were constructed, shops and stores were started, and modern houses began to be built; and Worcester became a city in the year 1845.

Each day Worcester's growth has added materially to its beauty, wealth and permanance. Time and space have been practically annihilated and what would be considered in the old world a short lapse of period has sufficed to create a great and grand city, possessing factories and works of various kinds, fully equal to any in the world.

---

### WORCESTER OF TO-DAY.

**W**ORCESTER is now the second city in population and importance in the State, the third in New England, and the third inland city in the United States. It produces a greater variety of manufactured products than any other city in the country, and now has 1,292 manufacturing establishments, with \$15,000,000 capital invested, employing, the last census year, 20,185 people, who receive annually about \$9,600,000 in wages, producing about \$38,500,000 worth of finished products. The inception of some of the most essential comforts of

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**STOCKS.**

**FOREIGN EXCHANGE**

**WINSLOW & CO.,  
BANKERS,**

**324 MAIN STREET, WORCESTER, MASS.**

**LETTERS OF CREDIT.**

**COMMERCIAL PAPER.**

life can be traced back to Worcester invention, while an examination of the industries of the city shows the wonders of Yankee pluck and enterprise. The manufacturers of Worcester have long been conceded as of surpassing importance. They are not only vast but varied. Numerous noteworthy industrial enterprises have had their inceptions here within a recent period, and all the signs are that Worcester has a great future as a manufacturing centre. The hum of machinery and the evidences of industry and activity are rapidly increasing on every hand, and there has been remarkable progress in all branches of manufacture of late. Worcester offers to manufacturers, capitalists and investors such facilities of accommodation—transit, light, pure air and power, together with other advantages—difficult to obtain elsewhere, and men of means and foresight are eagerly grasping the opportunities here presented. There is plenty of room in and about Worcester for the establishment of manufactories, and to the capitalist desirous of investing money, the mechanic of employing his skill, and the merchant of executive ability, a closer and personal examination into the subjects briefly treated of here will undoubtedly prove advantageous, while as a place of residence Worcester and its environs stand unexcelled. If beauty of situation, the benefits of rare business opportunity, all that is wise in conservatism united with all that is noble in the grand progressive movement of the present age; if surroundings elevating in influence, institutions helpful in an honorable struggle with the vicissitudes of practical life; if health, wealth and happiness are attractions in a place of residence, then Worcester must win like a mother and command like a queen.

Worcester is a noted railway center. Five different railroads center here, having unsurpassed passenger service, with 128 passenger trains in each direction daily; while the city is connected by electric roads with seventeen suburban towns having a population of some 75,000. It has a very complete system of water works, with a supply that is absolutely pure and free from contamination. There are ten public parks, which contain 370 acres, located in different

ESTABLISHED 1856.

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parts of the city; the Lake Quinsigamond, seven miles long, with attractive shores, hotels and summer cottages. It is a most healthy city, having a very low death rate. Growing in a solid and substantial way, "without haste, without rest," Worcester furnishes truer conditions of real life, more hopeful and rounded standards of life for "all classes and conditions of men" than almost any other community. The resident of Worcester, be he workman with hands or brain, may have his own home, made attainable by the large industries which are glad to exchange just coin for fair service, and, by low rents, with room for the garden and leave to own his own spot of ground; while the cheapness of the overflowing home market, spilling itself in surplus into all the world, relieves him from an existence of mere animal slavery to the common needs of life. Thus the manufacturer and capitalist seeking a home in Worcester finds his interests and the safety and well-being of society resting upon a basis of well-conditioned labor. The absolute rectitude, which is the truest charity, and which, if practiced, would render half the so-called charities unnecessary, has noticeably been shown by Worcester corporations toward their large armies of employes, and mutual esteem and conditions of true individual development and manliness are the outcome of such relations as are maintained between the so-called different classes in this city.

The superior system of public schools which Worcester has long fostered with especial solicitude, the inestimable benefits of the religious privileges afforded by the many churches, where each may find his most congenial church-home; the advantages of free libraries, art galleries, and the most charming social circles in the United States, all these advantages in a setting of healthful climate and sanitary local influences, together with the oft-quoted business opportunities of the city, make, as it were, a medley of substantial attractions as a residence suited to the varied requirements of the multitudinous types of men and women in whose lives and business schemes and aspirations there is ever an undertone of "Home, Sweet Home."



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Business at the present day, although built upon the old standard rules of barter and trade, has become more flexible, and the present generation are more closely allied with each other in the same or kindred departments of activity. Representative men in leading avenues of trade now see the necessity of a closer relationship, a more defined dissemination of trade news and a more frequent commingling of all whose interests are to be benefitted by such a condition. The marked changes in the conduct of many departments of trade during the last quarter of a century have been so emphatic that it is a subject of favorable comment and a matter that has resulted in great profit to all interested. The successful organization of boards of trades, associations and exchanges has been most beneficial, and so universally recognized are these institutions, that they are found in all our principal American cities in direction of organized effort in behalf of the improvement of the business resources and facilities of the city. Worcester is in no wise behind the other leading commercial centers of the country.

The Worcester Board of Trade was organized in 1891, and its history shows a career of great usefulness. Its work on behalf of the industrial and commercial growth of the city has been most effective and praiseworthy. There are now over 400 members, and the number is steadily increasing each year. It has been the constant aim of the organization to place the Board upon a solid financial basis, and this work has been most successfully accomplished. The Board, through its officers and committees, are constantly on the lookout for matters of public improvement, and uphold the City Government in securing all such improvements. They have also been instrumental in bringing to the city many new and valuable business enterprises. They are thereby contributing in a very material way to the promotion of the interests of trade in Worcester.

It seems almost incredible that Worcester should possess better advantages, both in regard to location and transportation facilities, than any similar city in this section of the country, and that it should be the home of as large a number of manufacturing enter-

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WORCESTER OF TO-DAY.

45

prises, in proportion to population, as any city in the United States; yet this is so, and when one considers the interests represented here he certainly has reason to feel proud of the place as one of the great industrial, progressive cities of New England.

The number of factories and manufacturing establishments of all kinds, both large and small, engaged in business in Worcester, exceeds 400, while, although wire, machinery, textiles, wire goods, bolts, nuts and rivets, skates, razors, woodwork of every description, wrenches, clippers, looms, shoes, boilers and engines, foundry work, pianos, organs, machine knives and dies, are the principal products, there are by actual count over 200 different lines of manufactures represented in the city, so that in future years the place will not be dependent on any one line of industry. Every year small plants are established for the manufacture of some special article. Many of these are destined to grow and prosper, until they shall become important factors in the city's progress. The reason for this healthful condition is found in the fact that freight can be shipped to all points of the United States at rates as low as from any other city, while abundant factory sites are available on the lines of the railroads, thus providing unsurpassed transportation facilities. Another important factor that is not generally known is that large concerns are now looking towards Worcester county as a possible location for their business. Several concerns have already taken large portions of land, which they are holding for enlargement of their present plants or for speculation, knowing it is only a question of a few years when they will be in demand.

The growth of Worcester in institutions of capital and credit follows the law which has characterized all its developments; it has been indigenous to its own soil and entirely independent of aid from other communities. It has leaned upon no other center of business, but on the contrary has been itself metropolitan to a surrounding circle of communities. It now has seven national banks and one trust company, having a combined capital of \$2,450,000; surplus fund, \$1,000,000; deposits, \$10,500,000; five savings banks with

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deposits amounting to \$33,500,000 and three co-operative banks. From colonial times to the present day the banking institutions of the city have contributed largely to all that promotes the welfare of mankind, developing and maintaining the industrial and commercial interests of the city and State. All the banks are in a substantial and flourishing condition and the amount of their deposits is a sure index to the general prosperity of the people. The management of these banks has always been conservative and prudent, while they have likewise been prompt to furnish the means for the prosecution of private and public improvements, the maintenance of commendable business ventures and the establishment of industrial and commercial enterprises.

It is now a universally accepted fact that pure water is as essential to health as pure air, and also that the high death rate of the average city, compared with that of the average country district, is due more to the contamination of the water supply than it is to the massing of the population, indoor labor and lack of active exercise, that were once supposed to be the main reasons for the difference. No expense has been spared by the Worcester Water Commissioners in investigations and experiment on improvements, so that to-day the pumping, storing and distributing plant is fully equal to the demand made upon it and will be for some time to come. The quality of the water supply is unsurpassed.

The oldest newspaper in Worcester is the Worcester Spy, which was established in Boston in 1770 as the Massachusetts Spy, and removed to Worcester in 1775. It is the only one of the seven papers published in Worcester fifty years ago that is in existence to-day. The first daily paper was The Transcript, which appeared on June 23, 1845, and The Spy (daily) appeared next, on July 24 of the same year. A few months later they were consolidated under the name of The Spy. The Daily Morning Transcript, first issued April 1, 1851, is continued in the present Evening Gazette, which took this last name January 1, 1866. The Daily Bay State was a Democratic organ of brief existence. The Worcester Daily Press,



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MECHANICS' HALL, 1857.

48-b



AUDIENCE ROOM, MECHANICS' HALL.

48-c





48-d

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48-e



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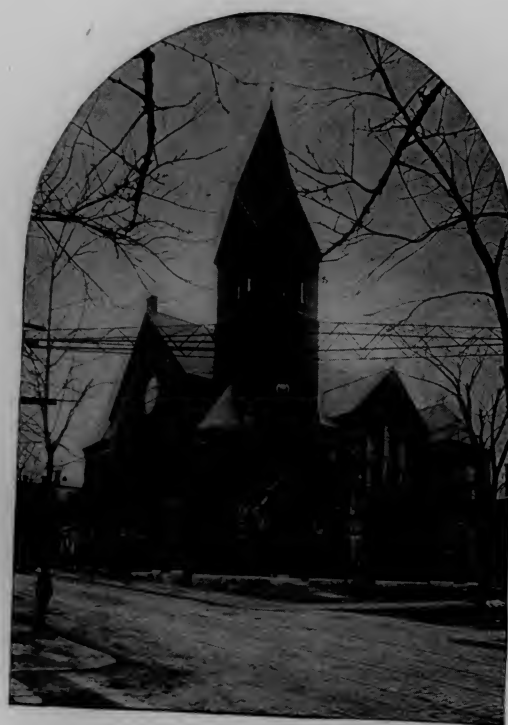
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CENTRAL CHURCH.  
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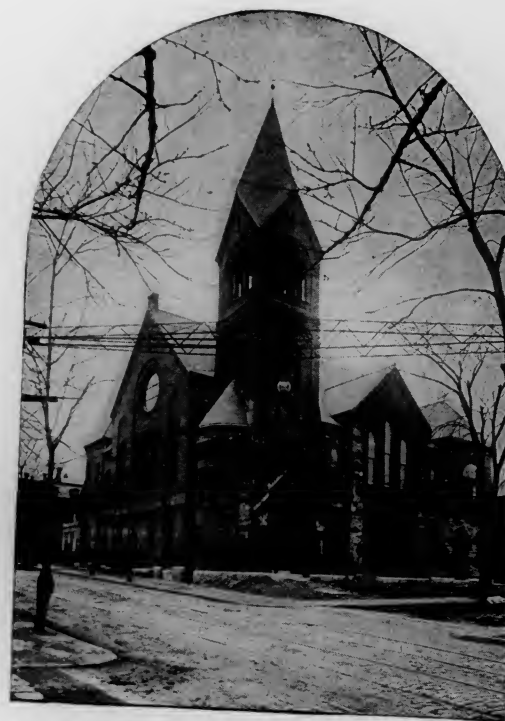


PLEASANT STREET BAPTIST CHURCH.  
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CENTRAL CHURCH.  
STEPHEN C. EARLE, Architect.

48-f



PLEASANT STREET BAPTIST CHURCH.  
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SOUTH UNITARIAN CHURCH,  
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another Democratic paper, appeared, but was continued only five years. The New England Home Journal, a weekly, was published two or three years and finally sold to The Times, a Democratic paper, which was published several years. Another weekly, The Illustrated Light, had a similar career. Several French papers, besides those now in existence, have been published in Worcester since 1869. L'Opinion Publique, a French paper, was established in 1893 by Mr. Alexander Belisle, and in 1896 the present company was organized. The Builders' Weekly is a trade journal devoted to building and real estate matters. The Telegram was established as a Sunday paper on November 30, 1884, by Austin P. Christy. The first daily edition appeared May 19, 1886. The Evening Post, a one-cent Democratic paper, first appeared September 23, 1891. The Evening Gazette is counted as one of Worcester's favorite papers. At present nine weekly and five daily papers are published in the city of Worcester.

The educational advantages of Worcester have long maintained a character for general excellence and thorough instruction that has greatly added to the city as a place of residence and attracted residents from elsewhere. Celebrated not only for its schools of all grades, Worcester has also a system of free evening grammar, high and drawing schools, affording an opportunity for young men engaged during the day, to prepare themselves for greater usefulness. It is likewise the seat of Clark University, a college for the higher education and research; the College of the Holy Cross, a leading institution of the Roman Catholic faith; the Polytechnic Institute, the pioneer in the line of engineering and technical education in the United States, as well as other local and State institutions of learning.

The course of study in the high and grammar schools has been thoughtfully worked out after a study and comparison of the most approved systems of public instruction. Special care has been taken to provide a strong and practical course in the essential elementary studies, so that at whatever point a child may be compelled to leave school and begin work, he may be as far as practicable furnished with





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the elements of a good education, the foundation of a good character and show promise of developing into a law-abiding, intelligent citizen. The fixed purpose of those having control of the city's school department has been to secure to Worcester the highest standard of excellence, and the results attained in her public schools are a source of pardonable pride to her citizens.

The ten parks of Worcester are: Elm Park, including Newton Hill on the western outskirts of the city; Institute Park, on the shores of Salisbury pond, on the northwest; North and Dodge Parks, in the northern part of the city; East Park, Crompton Park, University Park, the old Common, in the heart of the city, and the beautiful natural lake park on the shores of Lake Quinsigamond, contain in all about three hundred and seventy acres.

These parks are a special pride to the citizens, comprising as they do some of the finest sites for park purposes in this State. Improvements are being made in our parks every year, and it is only a question of time when our citizens will have parks fully equal to any city of its size anywhere.

The public libraries of the city of Worcester are many and contain three hundred and twelve thousand volumes, which have been gradually gathered together, many of them being of great historical significance and furnishing a means of reference provided in very few cities of America.

The Free Public Library was founded December 23, 1859, and has received, through bequests and gifts, many thousands of volumes, relating to every conceivable subject, the circulating department alone containing over 60,000 volumes, the intermediate department having nearly 45,000 volumes, the reading-rooms providing about 500 papers and magazines, both American and foreign publications.

The Green Library, consisting of about 25,000 volumes, many of them very valuable as books of reference and authority, was given to the city by the late John Green, M. D., and has proven a very valuable addition to the library's already large catalogue.

One of the most complete historical libraries in the country is that of the American Antiquarian Society of this city. It contains over 100,000 volumes, and has over \$120,000 with which to meet running expenses and add to its collections.

The other libraries of the city are the Mechanics Library, which has nearly 12,000 volumes. The Society of Antiquity contains about 16,000 volumes, and has every book touching upon the history of Worcester and vicinity, the society looking up and laying great stress on local matters, while at the same time it does not neglect general history nor any phase of knowledge.

The Horticultural Library contains about 2,500 volumes. The Worcester County Law Library contains nearly 13,000 volumes, which are arranged in the new County Court House. The Worcester District Medical Society has about 6,000 volumes. The Homœopathic Medical Society, 1,100 volumes. The High School has a library of 2,100 volumes. Holy Cross College has a library of more than 16,000 volumes. The State Normal School has 2,600 volumes of a general character, besides text-books. The Worcester Polytechnic has a library of 2,000 volumes. Highland Military Academy has a library of 1,100 volumes. Worcester Academy has a library of about 600 volumes. Clark University has a library of over 17,000 books and 1,600 pamphlets, and besides all these there are musical libraries, church libraries, society libraries and hundreds of private libraries.

The hospitals of a city the size of Worcester are certainly worthy of mention. There are many circumstances in which it is impossible for a patient to receive treatment at his home. None, however comfortably situated, know how soon they may need the skill and attention that is always generously offered at such institutions. The central building of what is now the City Hospital was begun in May, 1880, and was occupied by patients in December the following year. There have been added to this building several valuable additions and many improvements, until at the present time the hospital has accommodations for 125 patients, preference being given to those



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dependent upon the city for support, but when room can be spared paying patients are admitted, giving to the city a hospital of its own, where the noble work of caring for the pain-laden and suffering people of the community can be carried on, proving of lasting benefit to the city. Connected with the hospital proper is a nurses' training school, which has been an important feature of the work since 1883, turning out yearly a number of competent nurses, who are thoroughly capable of giving the best of skilled attention to patients.

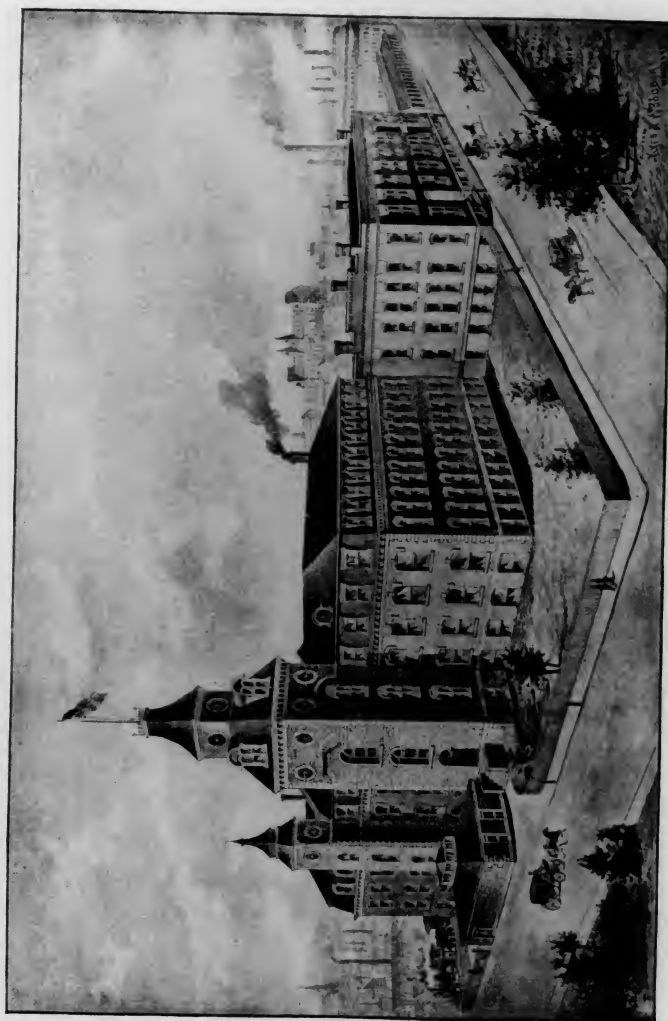
Besides the City Hospital there is an Isolation Hospital on Belmont street, near Adams street, which has accommodations for forty patients, only cases of diphtheria and scarlet fever, however, being cared for, the hospital being under the control of the Board of Health. As the name, implies, the Memorial Hospital, at the corner of Belmont street and Oak avenue, is the outcome of a bequest, Ichabod Washburn having at his death left \$100,000 for the philanthropic purpose of erecting a hospital where women and children could receive treatment. The original hospital, which at first had facilities for only eighteen patients, has been much enlarged and arranged with wards, furnishing accommodations for about sixty patients; a number of private rooms are provided where paying patients receive care and treatment. The Washburn Free Dispensary is also a part of this hospital, thousands of poor people receiving gratuitous treatment annually. This hospital also has a training school in connection.

St. Vincent's Hospital, on Vernon street, corner Winthrop, was incorporated in 1878, and is conducted by Sisters of Providence, although open to all classes.

Worcester Hahnemann Hospital, at No. 46 Providence street, has rendered material aid in caring for the sick of the city. The homœopaths of this city have established the Worcester Homœopathic Dispensary at No. 44 Waverly street, caring for all the deserving poor who are applicants during the regular treatment hours.

Worcester Lunatic Hospital, on Belmont street, opposite Shrewsbury, was opened January 18, 1833, and is a State institution, caring





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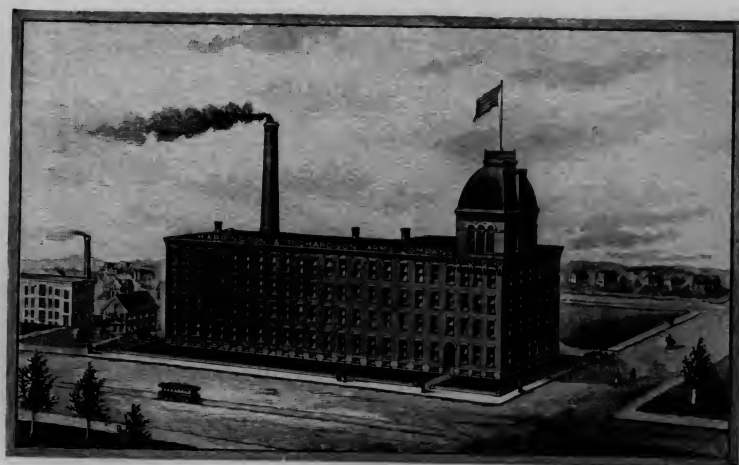
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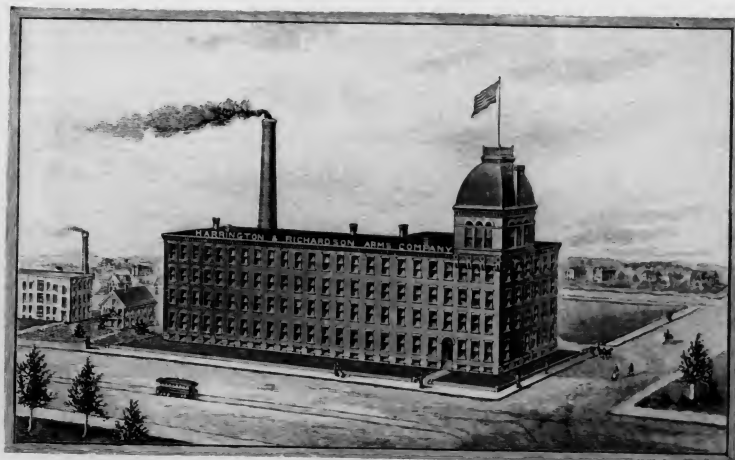


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ST. JOHN'S CHURCH.  
STEPHEN C. EARLE, Architect.

56-b



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ST. JOHN'S CHURCH.  
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THE "BELMAR."

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for those of weak mind, and that the facilities there offered are appreciated by the people is fully attested by the fact that over 20,000 patients have been received and treated since it was established.

Worcester Insane Asylum, on Summer street, was established according to act of Legislature, 1877. The inmates consist only of such chronic insane that may be transferred from other hospitals by the Board of State Charities. There are also several private hospitals for the treatment of special diseases.

The Worcester County Musical Association is the result of various attempts during the past seventy years to establish societies for the promotion of the art of music. As early as 1826 there was an organization in existence with the name of the Worcester Harmonic Society; this was followed by the Worcester Sacred Music Society, which gave its first concert March 31, 1846. In 1852 was organized the Worcester Musical Association. The Mozart Society was formed in 1850, and the Beethoven Society in 1864. These two were united under the name of the Mozart and Beethoven Choral Union in 1866. This society is still in existence. The Worcester County Musical Association had its origin in the musical conventions which began in 1858. In 1863 there were two conventions held at the same time, one at the City Hall, under Mr. Dorman's management, the other at Mechanics' Hall under the management of Mr. Moore. This division of interest occasioned some rivalry at the time, but resulted in the permanent organization of the assembly at Mechanics' Hall under the name of the Worcester County Musical Convention. Not until 1866 was a constitution adopted. In 1871, at the annual meeting, it was voted that the name of the society be the Worcester County Musical Association, and that the annual meetings be called musical festivals. The property and funds held by the Association were considerable, and as early as 1876 the first movement was made for incorporation. This was accomplished in 1879. In 1865 the Worcester organ was placed in the building, and this supplied the one thing needful for the complete success of the festivals. For the past twenty years the festivals have taken place in the last week in



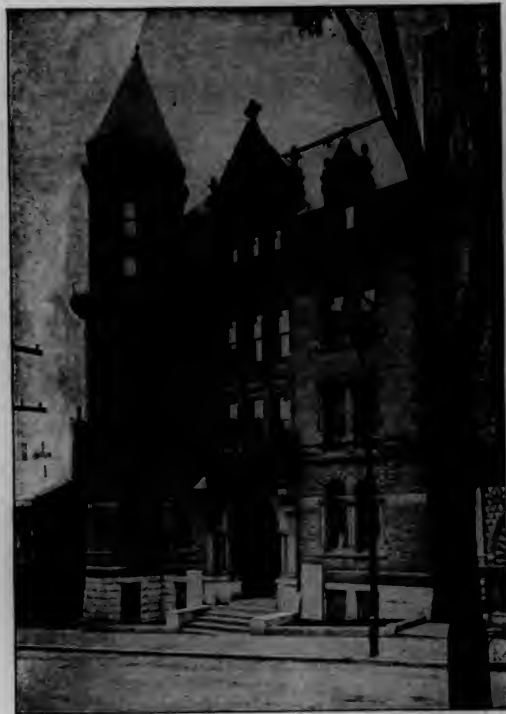
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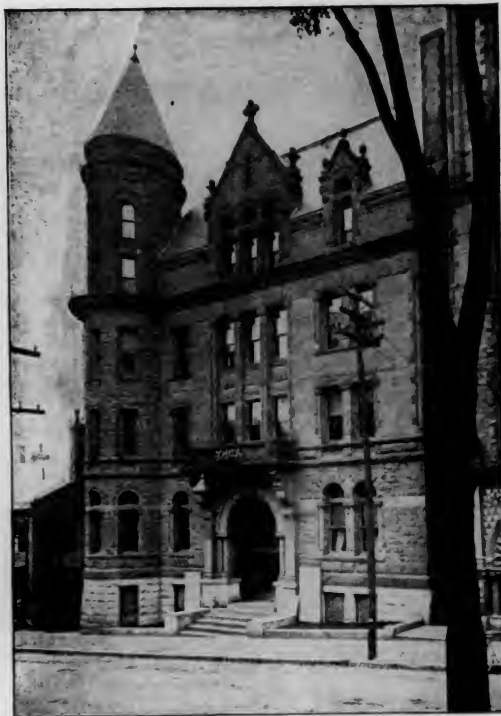




YOUNG MEN'S CHRISTIAN ASSOCIATION.

September. The foundation of the festival is the chorus. There may be fine concerts without a chorus, but never a festival. The Worcester festival chorus numbers about five hundred. To support the chorus there has always been an orchestra. This came by degrees, through the assistance of the Mendelssohn Quintette Club, the Boston Orchestral Union, the Germania Orchestra, and, at last, the Boston Symphony Orchestra, which may challenge comparison with any organization in the world. A stranger visiting Worcester the last week in September could not fail to be impressed by the sight of the throngs that may be seen entering or leaving Mechanics' Hall. The week of song has proved a powerful magnet to draw, not only townspeople, but large numbers from neighboring and distant points in the United States and the British Provinces. The Association has had but five presidents: Samuel E. Staples, Esq., served for the first ten years; Hon. William R. Hill succeeded him, serving until 1887; Hon. Edward L. Davis, from 1887 to 1893; A. C. Munroe, from 1893 to 1896, and C. M. Bent is the present incumbent, and its board of government is composed of thirteen members. In comparing the work of this association with that of similar organizations elsewhere, it should be borne in mind that Worcester has the reputation of being the only city in the world that maintains a great annual festival.

There is probably no city in the State that can show a greater number of prosperous, benevolent and secret societies than Worcester. This is owing to the fact that it possesses among its citizens material that is absolutely essential to the establishment and maintenance of successful fraternal orders. Nearly every order in the country is represented, and many citizens have held honored and influential positions in the various grand lodges of the organizations represented here. Worcester is the home of many eminent members of the Masonic, O. U. A. M., B. P. O. E., Knights of Pythias, I. O. O. F., K. of C. and other orders, besides a large number of social organizations.



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THE FLODIN STUDIO.  
FREDERICK W. RICE, Proprietor.

After considering the past of Worcester and the really wonderful things that have been accomplished in the last few years, it is difficult to speak of the future with that judicial calmness and freedom from excessive optimism which is necessary to come to approximately correct conclusions. Her products already find a market all over the country, and are also shipped largely to Europe and other foreign countries. Her stores of all kinds compare favorably with those of any other city in America, while her young business men are noted for their enterprise, and the progressive spirit of the times has likewise exerted its influence upon the older houses. Rapid as the city's strides have been in the past decade, the next generation will see an extensive enlargement of its manufacturing industries, commensurate with the ambition of her citizens. As the years roll on Worcester will have become not only the center of trade of a widespread railway system and the marts of vast manifold industrial activities, but also the center of great business interests, of which those already located here are but the precursors.

Worcester presents a thousand attractions to the student, patriot, statesman, wage-earner and enterprising capitalist seeking safe investments in real estate or in the establishment of productive industries. The time is not far distant when the present population of Worcester and environs will have become doubled in number, and when of the United States it shall be what it is now of the New England States, one of the most attractive cities for the display of industrial and commercial enterprises.

Her wholesale trade has steadily and rapidly increased within a few years, is in a most healthy and prosperous condition, while the number and elegance of her retail houses are famous and her leading merchants are conspicuous for their enterprise and stability. No one who watches carefully the growth and prosperity of communities, whose soul is enlivened with progressive ideas, which characterize an intelligent and enterprising people, will dispute the fact that right here is located one of the coming cities of the world, that will be the recognized standard by which other cities will be compared.



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**Worcester Business Institute.**

While Worcester is an educational center, a description of its educational advantages would not be complete without including the Worcester Business Institute. The school should not be classed with the ordinary business college, because it is run on a much higher plane. It is an educational institution, not simply a business enterprise.

It is the design of this school, by its comprehensive course of instruction and its thorough training in mercantile affairs, and correct business habits, to render its graduates distinguishable by their manly and womanly bearing and good business principles, as well as noted for industry, perseverance and enterprise.

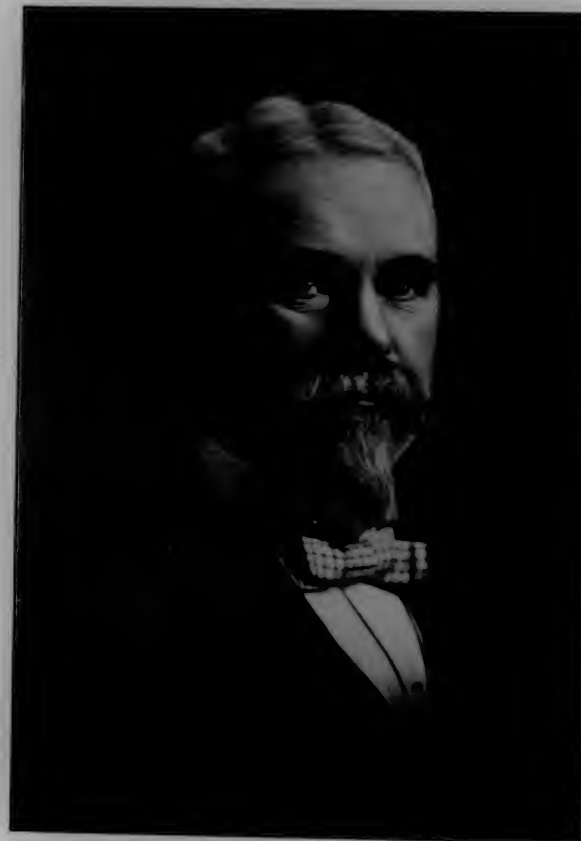
There is probably no school in Central New England that is better equipped. The rooms are large, light, pleasant and airy. The business department is fitted with oak roll-top desks. New Standard typewriters are used in the Shorthand Department. Unquestionably, one's surroundings have much to do with the formation of character and habits, and this principle is as true in the secular as in the religious training.

Besides teaching in the public schools of Seneca County, N. Y., for several years, Mr. Post's experience in business college work has been with the Rochester Business Institute, Elliott's Business College, Burlington, Iowa; Jersey City Business College, and for five years he was the head teacher at Becker's Business College, Worcester, Mass.

The Actual Business Practice is an entirely new departure in this section, and it is without question the simplest, most direct, and most effective means of illustrating practical business that has ever been devised. It may not be amiss to state here that the methods employed are original with the principal of this school.

**Biography of Henry Brannon.**

Henry Brannon was born in Nottingham, England, March 7, 1850, and in his infancy was brought by his parents to Princeton, Mass., where he lived until 16 years of age. He received his education in the common schools of Princeton and came to Worcester in



HENRY BRANNON.

1866. Mr. Brannon has been for many years a large manufacturer of house and office furniture. He was elected to Board of Aldermen in December, 1894, and served with that body during 1895 and 1896 and 1898 and 1899. In 1899 he was chosen president of the Board of Aldermen. He is a Republican.



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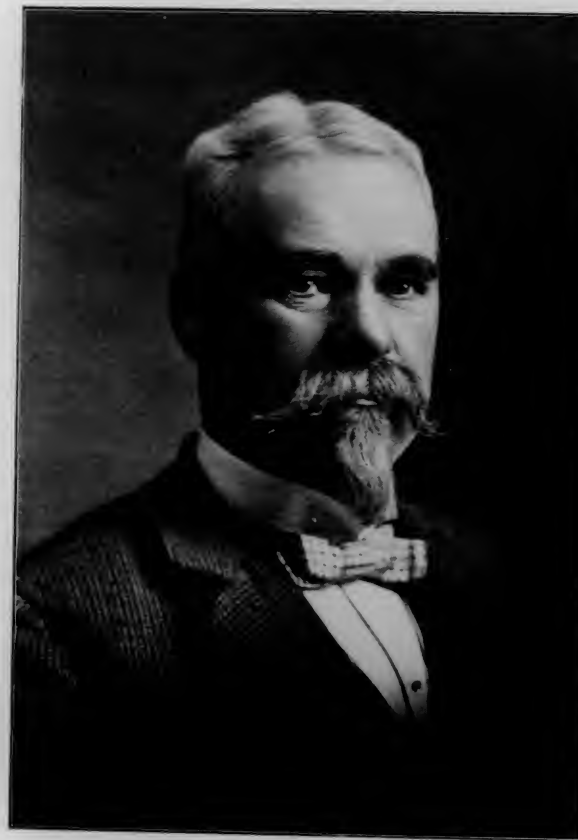
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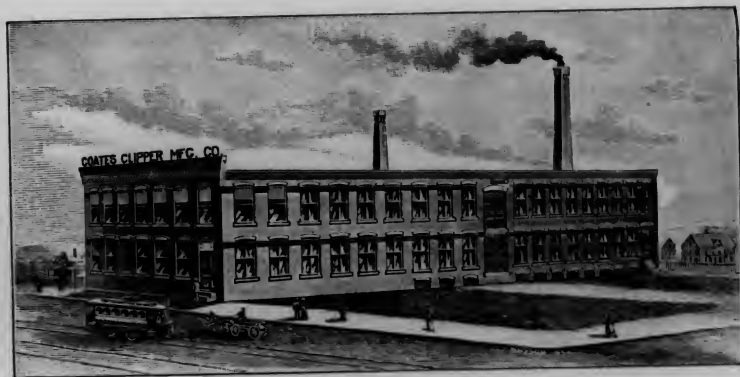
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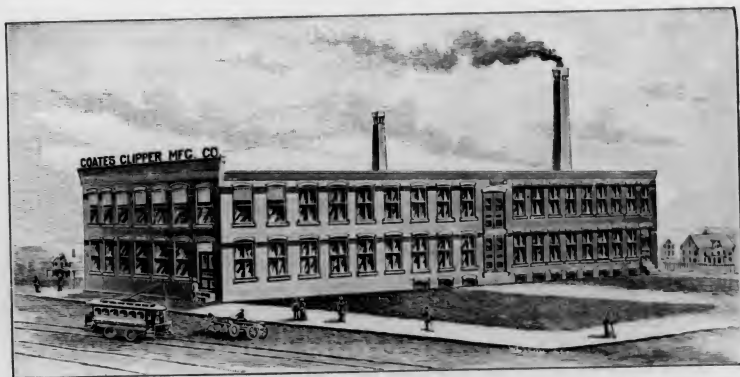
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COATES CLIPPER MFG. CO.



THOMAS H. DODGE.



CORTES CLIPPER MFG. CO.



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**Thomas H. Dodge**

Was born at Eden, Vermont, on the 27th day of September, 1823. His early life was passed on the farm, with such educational advantages as the country district schools afforded. When he was fourteen years of age his parents removed to Nashua, New Hampshire, and soon after he entered the employment of the Nashua Manufacturing Company, where he acquired a thorough knowledge of cotton-carding, spinning, dressing and weaving, as well as a complete understanding of the machinery and methods used in the business. He invented and introduced several valuable improvements and innovations which attracted much attention at the time. He not only possessed a natural aptitude in mechanics, but he was endowed with a genius which enabled him to quickly comprehend and overcome difficulties which with others required much study, time and labor. Such a man would not long remain an employe, but would make a position for himself. While working in the cotton mill Mr. Dodge continued his studies, and at times attended the public and academic schools in Nashua and elsewhere; and finally taking up the study of law, while pursuing the study of Latin under a private tutor, was admitted to practice in Manchester, New Hampshire, in 1854. In the meantime several important inventions, and a treatise on the manufacture of cotton and woolen goods, had brought him into prominence. In March, 1855, he was appointed Assistant Examiner of Patents by Commissioner Mason, and removed to Washington. He was soon after made chief examiner, and later became chairman of the Board of Appeals under Commissioner Holt, which office he resigned in the fall of 1858, and in reference to the letter of the Commissioner of Patents in accepting Mr. Dodge's resignation, the venerable editor-in-chief of the *National Intelligencer*, Washington, District of Columbia, declared that no public officer, resigning, had ever received from his superior such a touching and heartfelt tribute as that paid by Commissioner Holt to Mr. Dodge. Mr. Dodge was admitted to practice in the Supreme Court of the United States, and during the twenty-five years from

1858 to 1883 was engaged in large and lucrative legal practice, mostly in cases relating to patent interests. During this time he was also connected with several manufacturing enterprises, notably agricultural machinery and barbed-wire fencing. He removed to Worcester in 1864, and has since that date made this city his home. In 1883 he retired from active business, and has devoted himself of late years to the care and enjoyment of his estates.

Many of the great public and industrial improvements of the past fifty years have been impressed by the mark of his forethought and genius, and a few that have proved of vast benefit to the public generally may be briefly alluded to. In 1850 he realized the disadvantages of the imperfect and slow methods, then in use, for printing paper, and the result of his studies was the production of a printing press to print from a roll of paper, and the publicity of this invention, which was a great success, was the beginning of a new era in machinery for printing paper, which resulted or culminated in the production of the lightning presses of the present day, in which the blank paper is fed direct from the roll.

In 1856, then residing in Washington, District of Columbia, he became interested in the "dead letter" branch of the General Post-office Department, and proposed to General Skinner, Assistant Postmaster General, to have the letters returned to the writers when not taken from the postoffice to which they were directed, instead of being sent to the dead-letter office, and on the 8th of August, 1856, a written description of his plan (identical with that now in use) was submitted to Honorable James Campbell, Postmaster-General, and although for sometime it was opposed by some officials and members of Congress, it struck the public ear favorably and in time received the sanction of law, and the present generation receives and enjoys the benefits and the advantages resulting from the change. In 1857 the double-hinged bar mowing machine was first introduced. By this construction either end of the finger-bar and cutting apparatus could rise and fall independently, while the entire finger-bar and cutting apparatus could rise and fall bodily. The

cutting apparatus could therefore conform freely to the undulations of the ground and thus cut the grass even and close upon uneven surfaces; but there were found to be serious objections to the machine in practical operation, since one man was required to drive the team while another man had to walk behind the cutting apparatus to lift it over obstructions, this last operation being attended with great danger, even though the driver slackened speed for the time being. Mr. Dodge devised mechanism whereby the driver from his seat on the machine could have full control of the entire finger-bar and cutting apparatus, raising either end or the entire cutting apparatus as occasion might require, and that, too, without stopping the machine, thus enabling one man and team to do three times the work; and easier than could be performed by two men as the machine was first made, and it is estimated that during the haying season the services of one million and a half of laborers are saved by the use of the principles of this invention, which is in general use in this and foreign countries.

Mr. Dodge is a man of active benevolence and public spirit. His gifts of Dodge park to the city, and of the tract of land for the Odd Fellows' Home, which are more particularly mentioned elsewhere in this volume, are sufficient evidence of this. The Natural History Society, Union, Trinity, Methodist and Piedmont churches, and other institutions may be named among those which have received large benefactions from him. He is a man of impressive personality and dignified presence, yet of a genial disposition, finding his chief satisfaction in the contemplation of a past life usefully employed. He married, in 1843, Miss Eliza Daniels, of Brookline, New Hampshire. They have no children.



# THE ANCIENT WILLOW

AND

## FOUNTAIN SPRING,

WILLOW PARK,

THOMAS H. DODGE'S GROUNDS,

WORCESTER, MASS.

### TO THE ANCIENT WILLOW.

1.

Streams from earth's most sacred place,  
 Poured at Oread's rocky base,  
 Filled thee with the vital force  
 Of the planet's deathless course  
 Ages gone, till thou hadst grown  
 And made the upper skies thine own.  
 And still thy tender vernal shoots  
 Take the thrill! those eager roots  
 Feel, deep hidden from the sun,  
 Where those crystal sluices run.

2.

Who thy mystic rede shall spell,  
 Who thy generations tell?  
 Haply in the open glade  
 The lover of some dusky maid  
 Cast thee once, a supple wand.  
 O'er thee since what days have dawned,  
 What innumerable hours  
 White with storm and grey with showers,  
 Mornings bursting rosy bars,  
 Purple evenings sown with stars!

3.

Long ago, from ambush sprung,  
 Through thy depths the war-whoop rung!  
 Awful lights about thee blazed  
 When the braves their war-song raised!  
 Round thee curled what clouds of fleece  
 When they smoked their pipe of peace!  
 Cobwebs in the vanished gleam,  
 Less than shadows of a dream,  
 Even their dust is blown away,—  
 Thou and thy green branches stay!

4.

Thou hadst known how many springs  
 Of building birds and darting wings  
 When thy great tops caught the fires  
 Of Freedom's sunrise, and our sires  
 For a cause that was the Lord's  
 Turned their sickles into swords!  
 Thou hast seen those conquering men  
 Beat their swords to ploughshares then,  
 And the hamlet in its health  
 Grow a mighty commonwealth.

5.

Rent was all thy ancient mail,  
 Familiar of the winter gale,  
 That night the bell-towers' wild alarms,  
 Called a nation into arms,  
 And trembling to the squadron's tread  
 Earth made ready for her dead.  
 Torn and twisted, gnarled, yet green,  
 Living ruin, thou hast seen  
 Empire from sea to sea complete  
 And History pausing at thy feet.

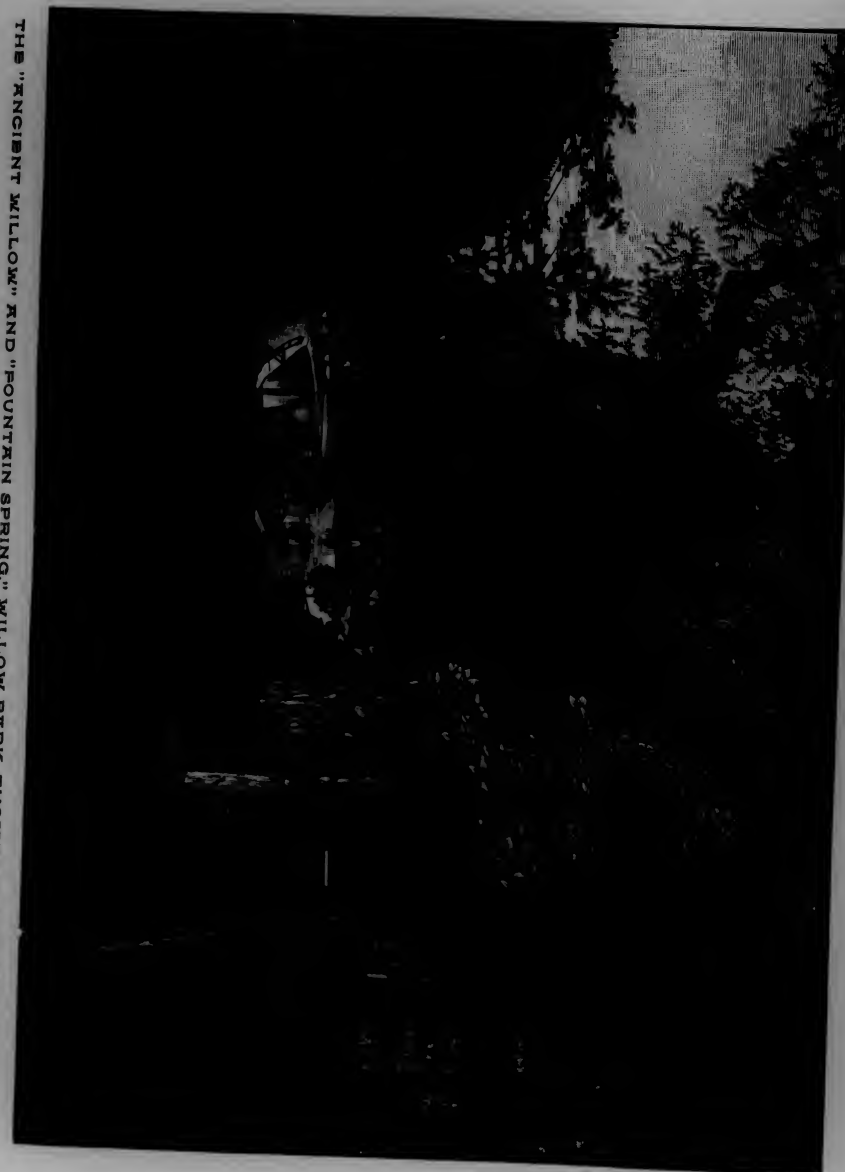
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Alas, alas, we come and go,  
 And still thy yellow tassels blow,  
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 Be first to promise genial days  
 Of April, with her bright face wet,  
 And the remembered violet.  
 Still shalt thou toss thee grey and hoar  
 When ruffling winds across thee soar  
 In thy undying life, while we  
 Fall like thy leaves, Old Willow Tree!

HARRIET PRESCOTT SPOFFORD.

NOTE—We regret to announce that during the storm in the spring of 1899 the Ancient Willow suffered considerable damage, yet still stands and thrives.

THE "ANCIENT WILLOW" AND "FOUNTAIN SPRING," WILLOW PARK, THOMAS H. DODGE'S GROUNDS.



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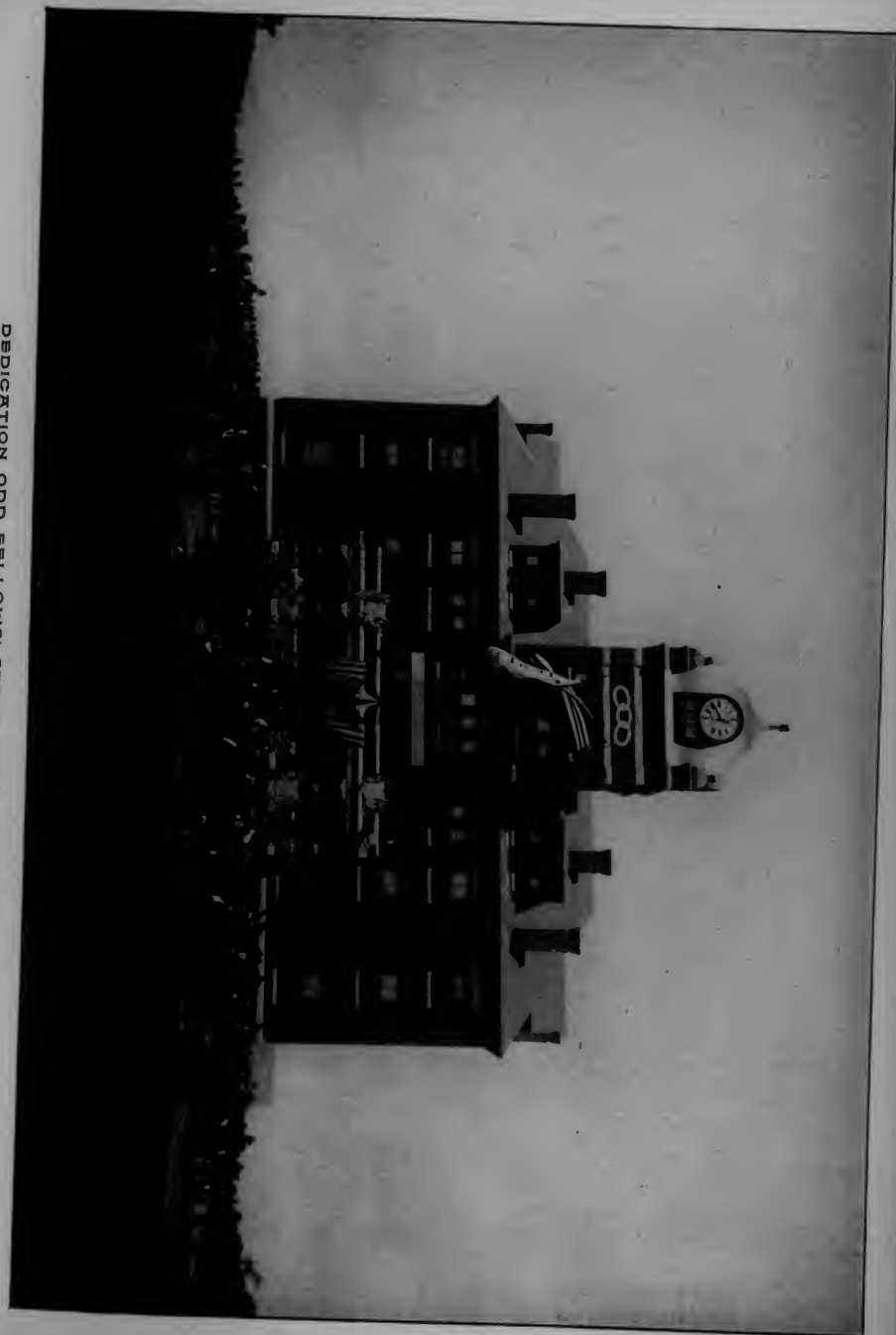
THE "ANCIENT WILLOW" AND "FOUNTAIN SPRING," WILLOW PARK, THOMAS H. DODGE'S GROUNDS.





DODGE BLOCK.

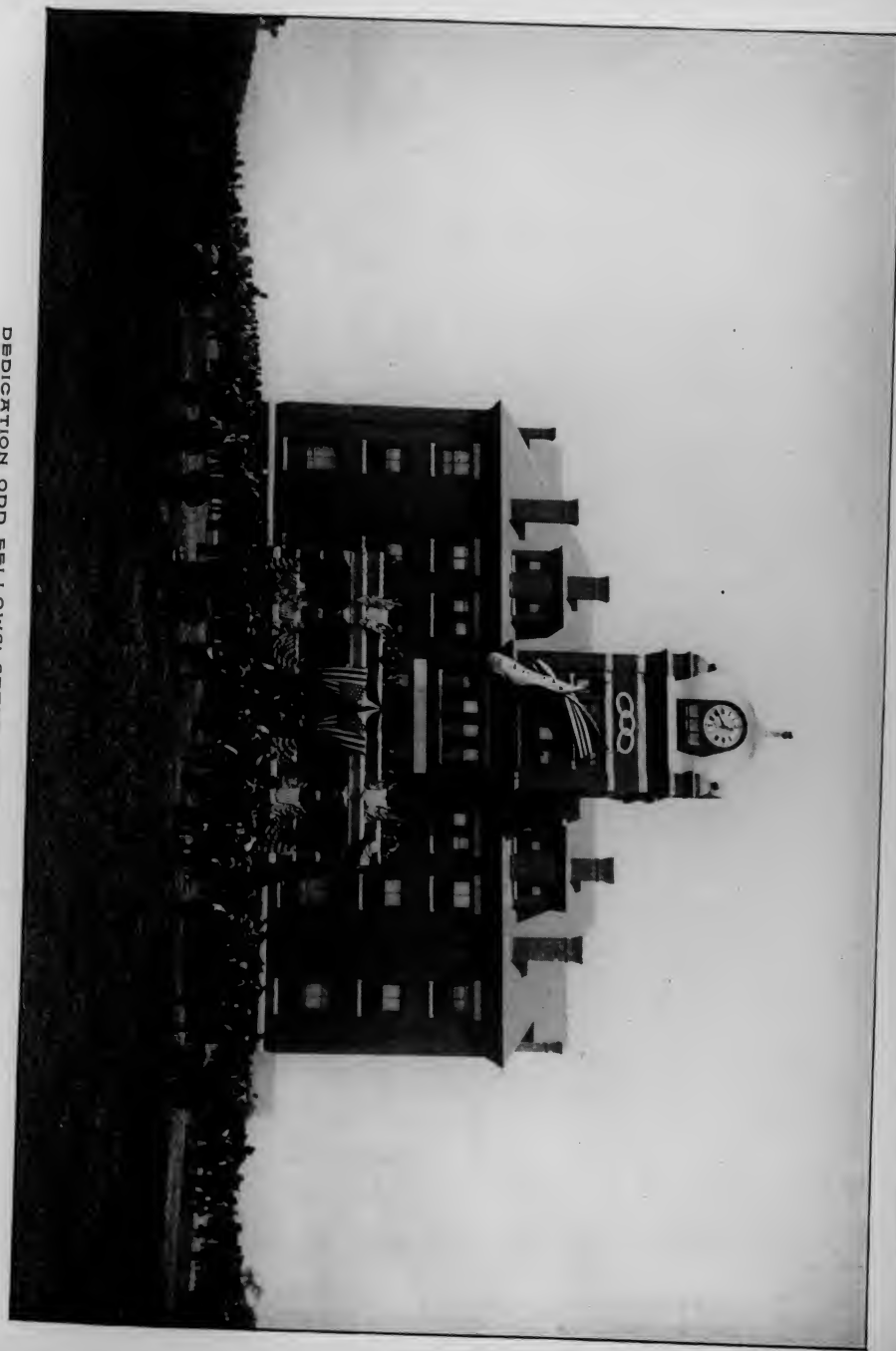
DEDICATION ODD FELLOWS' STATE HOME, JUNE 22, 1892.





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ODD FELLOWS' PROCESSION PASSING RESIDENCE OF THOMAS H. DODGE  
After Dedicating Odd Fellows' State Home, June 22, 1892.

**The E. T. Smith Company.**

The E. T. Smith Company easily rank as the representative coffee importing and roasting house in central New England and in general equipment for handling that article are as well fitted as any firm in the business. All that modern science and invention has developed in improved processes and machinery, may be found in their coffee rooms.

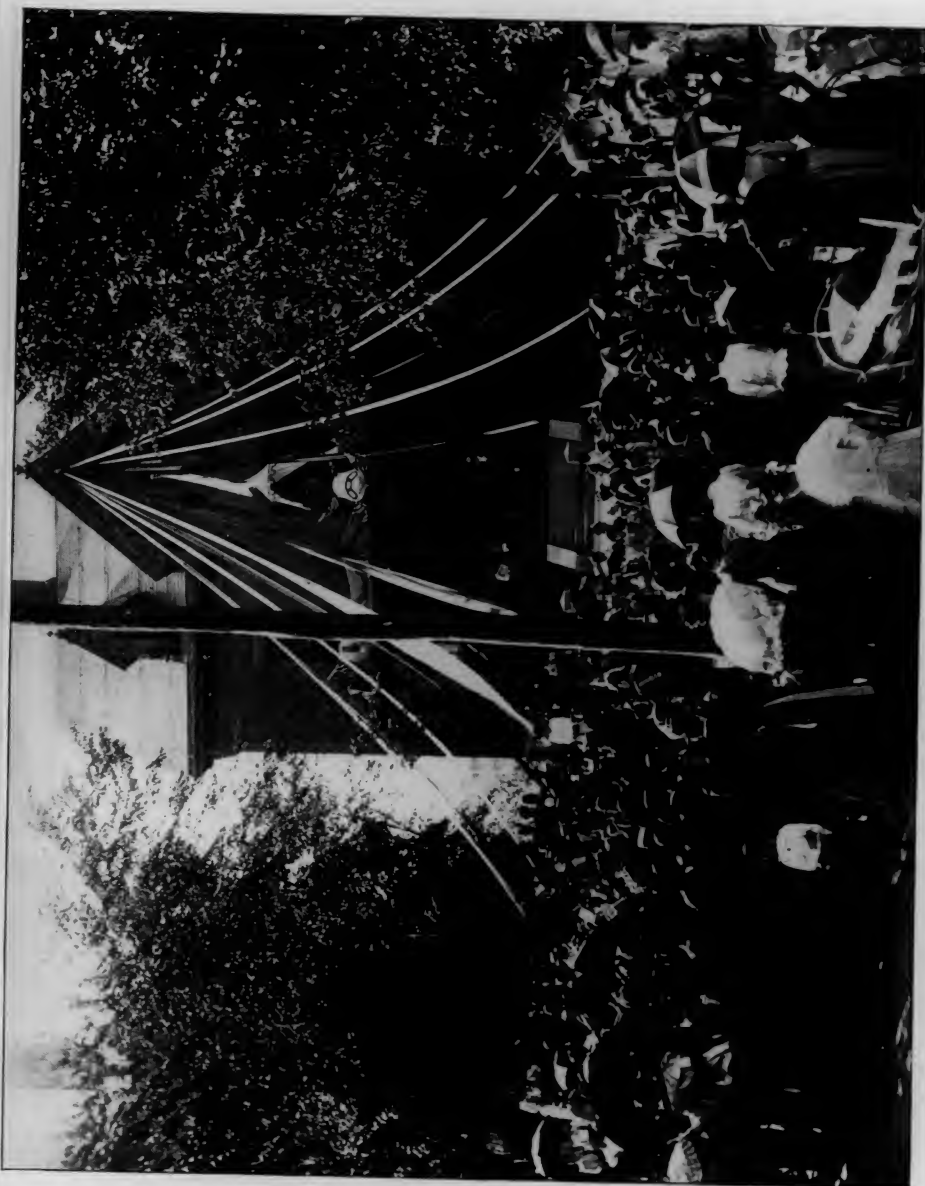


E. T. SMITH COMPANY, WHOLESALE GROCERS.

The steady growth of the E. T. Smith Company's business since its inception in 1858 is the best evidence of the ability of its management and the favor it has found among the New England trade.

The Constitution Mocha and Java, their leading brand of fine coffee, is more widely and favorably known to the people of Worcester county than any other brand. They have endeavored to protect the consumers by having a special blue bag in which retailers must send out the "Constitution Coffee," and it will be noticed that all of their advertisements instruct the buyer to call for the coffee sold in "blue bags," for that means "Constitution," and "Constitution" means the finest coffee obtainable.





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WORCESTER ELECTRIC LIGHT COMPANY.

**Worcester Electric Light Company.**

Electricity for lighting and power purposes was introduced into Worcester in 1883 by the Worcester Electric Light Company, a corporation chartered to furnish light, heat and power in the city of Worcester, having been organized that year. The original capital of the company was \$100,000, and increased from time to time until it became (as at present) \$300,000. The initial plant was near Franklin square, but in 1889 a tract of some 61,000 square feet on Faraday street was secured, and in the fall of that year the present exceptionally fine power station, one of the best in the Union, was erected. The main building is a substantial brick structure having ground lines 200x75 feet and is two stories high above the basement. The engine room is 112x42 feet and the boiler house, 150x46 feet. The machinery room embraces all of the main floor, one mammoth room without partitions and, being abundantly supplied with windows on its four sides, it is particularly well lighted. Four compound condensing engines furnish a total steam power of 2,500 horse power. In way of dynamos, generators and apparatus generally which enter into successful operating, no electric plant is better equipped. New machinery and appliances are constantly being added, and one of the late additions is a mammoth switchboard of blue Vermont marble. This is of recent design, and standing, as it does, in the center of the great room, it makes an attractive as well as useful centerpiece to an interesting whole. More than 150 miles of wire are in use in and about the city. The lines are extended as far as the needs require, and the capacity of the plant is being correspondingly increased. Improvements in method or apparatus are quickly adopted, and, perceiving the trend of the times, the company has been gradually preparing to place much of its wire underground, particularly in the business districts. The Worcester Electric Company is a Worcester enterprise, owned and controlled by Worcester men, who, also having other large interests in the place, naturally have the city's welfare at heart. Its affairs are ably conducted, its policy is liberal and progressive, the service is uniformly good, and in matters of electric lighting and power the city is well provided. The officers of the company are: Thomas M. Rodgers, president; Herbert H. Fairbanks, treasurer and secretary; William H. Coughlin, superintendent. Directors, Thomas M. Rodgers, Stephen Salisbury, Theodore C. Bates, Loring Coes, A. B. R. Sprague, Josiah Pickett, E. D. Buffington.



WORCESTER ELECTRIC LIGHT COMPANY.

#### Worcester Electric Light Company.

Electricity for lighting and power purposes was introduced into Worcester in 1883 by the Worcester Electric Light Company, a corporation chartered to furnish light, heat and power in the city of Worcester, having been organized that year. The original capital of the company was \$100,000, and increased from time to time until it became (as at present) \$300,000. The initial plant was near Franklin square, but in 1889 a tract of some 61,000 square feet on Faraday street was secured, and in the fall of that year the present exceptionally fine power station, one of the best in the Union, was erected. The main building is a substantial brick structure having ground lines 200x75 feet and is two stories high above the basement. The engine room is 112x42 feet and the boiler house, 150x46 feet. The machinery room embraces all of the main floor, one mammoth room without partitions and, being abundantly supplied with windows on its four sides, it is particularly well lighted. Four compound condensing engines furnish a total steam power of 2,500 horse power. In way of dynamos, generators and apparatus generally which enter into successful operating, no electric plant is better equipped. New machinery and appliances are constantly being added, and one of the late additions is a mammoth switchboard of blue Vermont marble. This is of recent design, and standing, as it does, in the center of the great room, it makes an attractive as well as useful centerpiece to an interesting whole. More than 150 miles of wire are in use in and about the city. The lines are extended as far as the needs require, and the capacity of the plant is being correspondingly increased. Improvements in method or apparatus are quickly adopted, and, perceiving the trend of the times, the company has been gradually preparing to place much of its wire underground, particularly in the business districts. The Worcester Electric Company is a Worcester enterprise, owned and controlled by Worcester men, who, also having other large interests in the place, naturally have the city's welfare at heart. Its affairs are ably conducted, its policy is liberal and progressive, the service is uniformly good, and in matters of electric lighting and power the city is well provided. The officers of the company are: Thomas M. Rodgers, president; Herbert H. Fairbanks, treasurer and secretary; William H. Coughlin, superintendent. Directors, Thomas M. Rodgers, Stephen Salisbury, Theodore C. Bates, Loring Coes, A. B. R. Sprague, Josiah Pickett, E. D. Buffington.

**John P. Squire & Sons.**

One of the representative and thoroughly successful business houses of Worcester is that of John P. Squire & Sons, the well-known receivers of Western dressed beef, and John P. Squire & Co.'s pork products, at No. 199 Summer street. This is a branch of the famous Boston house of the same name, and was opened here in 1895 by the present manager, Mr. S. L. Ricker. This gentleman possesses special qualifications for carrying on the business upon the highest plane of efficiency, bringing to bear, as he does, large prac-



House of John P. Squire &amp; Sons.

tical experience, ample capital and unequalled facilities. He has manifested marked enterprise and sound executive judgment in availing himself of every modern improvement tending to facilitate rapid and perfect work. He occupies three spacious floors and a basement, provided with direct railway connections and every convenience for storing, handling and supplying meats and provisions; while here is located the largest and finest cold-storage warehouse in the city, which is liberally patronized by our citizens for preserving fruits and vegetables, butter and eggs, poultry and game, meats and fish of all kinds. The meats supplied by this house are justly celebrated for excellence, soundness, care and skill in curing and packing, as the firm use only the best stock and employ the

latest processes, and enjoy the highest of reputations all over the country. They have the plans and specifications completed for the erection of a new building, which will be 83 feet front and 110 feet deep. This will be one of the largest and most complete buildings of its kind in New England and their facilities then for cold storage, etc., will be unsurpassed.

**Bay State Stamping Company.**

The above company is one of the many successful enterprises of Worcester. The business was established a few years ago, and under the management of Mr. J. H. Bennett, one of Worcester's mechanics and inventors, the business has steadily grown. Owing to his long and varied experience in the stamping business, he is well fitted for the specialty of the firm, which consists of the forming of sheet metals into a great variety of forms, such as ferrules, bicycle parts, etc. One of the specialties consists in the Bennett patent tools for truing solid emery wheels, either in a lathe or while running at full speed. They have been in use the longest, and are recommended the highest of any dressers ever placed on the market.



For Turning and Sharpening Solid and Covered Emery Wheels When Running at Full Speed.

The above cut represents the "Bennett Emery Wheel Dresser."

The advantage of this tool over others is the drawing cut produced by the frame seats of the Dresser holding the cutter at an angle with the axis of the wheel to be dressed. Thus arranged, it will be observed that the contact with the periphery of the emery wheel imparts a twisting motion to each grain of emery, which rolls it from its matrix.

Simplicity of construction and effectiveness recommends the tool to mechanics at once.

It leaves sharp corners, and puts the wheel in the best possible condition for use.

That the firm's productions meet the wants of the trade is shown by the steady and healthy increase of trade each year.

For sale by hardware dealers and emery wheel manufacturers.

Manufactured by Bay State Stamping Company, 17 Hermon street.



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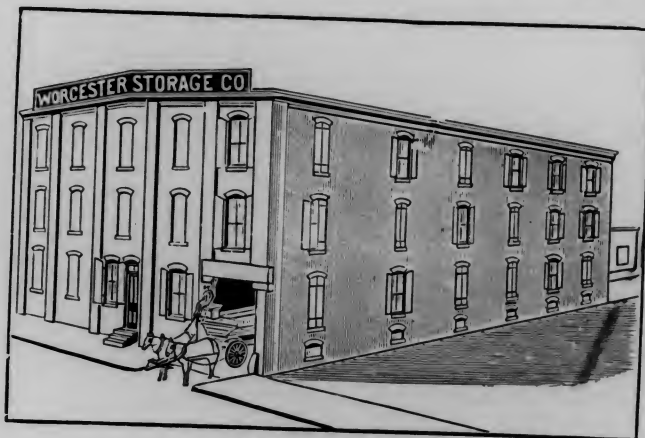
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**Worcester Storage Co.**

An establishment that fills an exceedingly useful niche in the business life of every great center of commercial activity is the storage warehouse, where merchandise of every description may be consigned and stored, pending orders, shipment or sale, or for safe-keeping. It is, in fact, a virtually indispensable feature in the vast and complex business system that prevails in our large cities. This concern, devoted to this sphere of usefulness in Worcester, is located at the corner of Pleasant and Clinton streets; also at the junction of Gold,



WORCESTER STORAGE CO.

Court and Bradley streets. The company was organized in 1889, with ample capital, and has an absolutely fireproof storage warehouse, the only wood used in the construction being the woodwork in the office. Here are offered special facilities for the storage of household goods, general merchandise, etc., in separate rooms, with fireproof partitions. Special elevators are provided which take a large covered van to any of the six floors, and an elevator lifting five tons makes moving cheap. Prompt attention is given to moving and packing furniture and crockery and transporting it from depots or any part of city. A large number of careful and experienced

hands contribute to the satisfactory operations of the house. The officers of the Worcester Storage Company are as follows, viz: Horace Wyman, president; H. Winfield Wyman, treasurer; C. C. Brown, superintendent. Mr. H. Winfield Wyman is the senior member of the firm of Wyman & Gordon, proprietors of the Worcester Drop Forging Works, and all the officers are natives of Worcester and hearty supporters of every movement for the advancement of the best interests of the city.

**Metropolitan Storage Co.**

This company offer exceptional facilities for the storage of furniture, works of art, bric-a-brac, pianos, etc., having 300 separate rooms, light, clean and dry. The advantages here extended are duly appreciated by our citizens. The warehouse on Barton Place

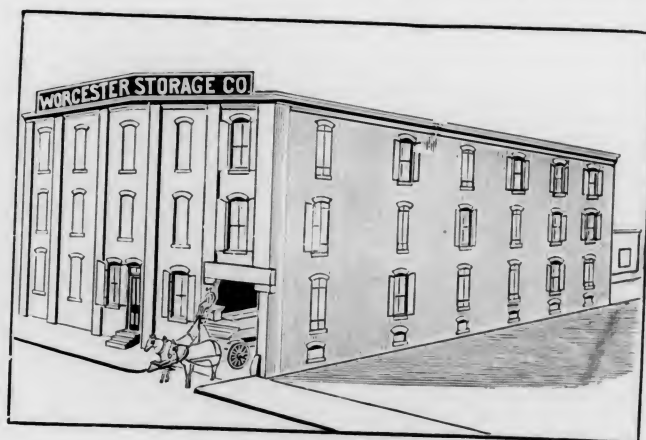


JOHN W. KNIBBS, PROPRIETOR.

contains 70,000 square feet of floor space, while they also have a large storehouse at No. 10 Mason street. This enterprise was inaugurated here in 1882, by Mr. J. H. Dickie, and in 1898 Mr. John W. Knibbs became the proprietor, with Mr. Dickie as manager.

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**Hill Dryer Company.**

A prominent and prosperous industry in Worcester is that conducted by the Hill Dryer Company, on Park avenue. This company are manufacturers of the famous "Hill Balcony and Champion Clothes Dryer," also the Universal Rotary Ash Sifter, the Glacier Refrigerator, the "Hustler" Ash Sifter, which "by the way," was on exhibition at the Mechanics' Fair, Boston, which closed December 3d, where it was admired by thousands; large numbers of the sifter were sold during the Fair, and orders are received by nearly every mail from parties who saw them in operation there; Hill's folding wash benches, folding ironing tables, folding pantry steps, clothes horses, step lad-



HILL DRYER COMPANY.

ders, meat boards, and kindred specialties. The business was established here in 1876, by Mr. Joseph P. Hill, and in 1889 he built the present works, which comprise a four-story brick building, 100x50 feet, with a storehouse about the same size in the rear, and splendidly equipped with every modern facility for insuring rapid and perfect production. The output is one of great variety and value, and the goods are superior in utility and efficiency to any similar articles yet invented. They are in great and growing demand all over the country, and the business is thus in a thoroughly healthy and flourishing condition. Mr. Hill is a native of Vermont, a member of the Board of Trade, and was the inventor of the first balcony dryer and the first wooden one. He introduced the "Hustler" Ash Sifter in 1898, and is widely honored and esteemed for his inventive genius, sterling enterprise and thorough reliability.

**P. E. Ordway.**

Worcester is known all over the land as one of the most enterprising and prosperous cities in the Union. Progressive business management permeates the entire community. This largely accounts for the evidences of thrift and prosperity to be found on every hand. One of its representative enterprises is that conducted by Mr. P. E. Ordway, as a manufacturer of billiard and pool tables, at No. 47 Main street. This gentleman established his industry in this city in 1885, and being thoroughly practical and endowed with a genius for invention and an ambition to excel, he has devoted himself with ardor to the production of a class of tables which should not only vie in excellence with any made, but should, when once introduced and tested, be preferred by the expert user to all other makes. To that end he has introduced his steel edge cushions, which have won the admiration and praise of leading billiardists throughout the country, and the superiority he has attained in both billiard and pool tables is such as to have created a permanent and constantly increasing demand throughout New England. Mr. Ordway has furnished the Bay State House tables with his improved cushions, and nearly all the large billiard and pool rooms are fitted out from his establishment. He also manufactures and supplies bowling alleys and furnishings of every description. Among the places which Mr. Ordway has supplied with his tables might be mentioned the Schafner Club, Lakeside Boat Club, Washington Social Club, the Casino Club, the Lincoln House, Hotel Russell (Springfield), Hotels Brunswick and Commonwealth, Winthrop Billiard Parlors, Massasoit Billiard and Bowling Parlors, A. T. Smith's Billiard and Bowling Parlors, private residences of Mr. James Logan, Dr. J. C. Tasee, Mr. W. H. Burns, Mr. Edwin Brown, Dr. William Lord Smith, Mr. Chetwood Smith and Mr. James E. Orr. Space forbids enumerating the many spacious halls and private residences throughout New England fitted by up this establishment, the above being simply local patrons equipped by this gentleman. Mr. Ordway is a native of Worcester, and has by his close application to business and strict integrity built up a business that Worcester may justly feel proud of. An inspection of his show rooms will convince the most exacting that no better goods can be found outside the city than is seen in his well-appointed establishment.

**Prentice Brothers Co.**

It is but due and fitting to state, apropos of the remarkable advancement made in placing Worcester foremost among the manufacturing centers of our country, that much of what has been accomplished is due to Prentice Brothers Company, manufacturers of machine tools. There is nothing flamboyant about this concern, who prefer to demonstrate by deeds, facts and figures rather than words, what can be accomplished by directing their efforts towards a certain end. This concern was inaugurated here in 1872, by Messrs. Vernon F. and Albert F. Prentice, as Prentice Brothers, occupying in a modest way less than 200 square feet in their establishment, while their force consisted of but three to five mechanics.



PRENTICE BROS. COMPANY.

From the start the goods of this company met with a most favorable reception, while merchants and skilled mechanics soon found this young but enterprising firm well qualified to give thorough satisfaction and to promptly and efficiently fill all contracts intrusted to them. Their rapid growth was due entirely to the indomitable policy of the concern to excel in their product and how signally they have succeeded may be seen by the accompanying reproduction of their factory. In September, 1898, the present Company was incorporated. They utilize 75,000 square feet in their factory,

covering about two acres, while giving employment constantly to 270 mechanics.

This house has achieved the greatest success in the invention and manufacture of lathes and drill presses. It will be readily admitted that the genius of the inventor and the skill of the mechanic have had great obstacles to contend with in the manufacture of machinery and tools for accomplishing the work originally performed by the slow and tedious process of hand labor. This conviction will be greatly strengthened by a visit to the works of this Company or to any of the shops where the products of the Company are in use; for while in the former they will be struck with the wonderful means used to remove all mechanical difficulties, in the latter they will be still more astonished by the inconceivable rapidity and mathematical accuracy resulting from the use of these machines. This Company make vertical drills from thirteen to fifty-inch swing, sensitive drills, vertical pump boring machines, suspension drills, radial drills from forty-eight to one hundred and twenty inches, universal radial drills, boiler wall drills, bridge drills, radial countersinking and drilling machines with fifteen-foot arm for ship plate and bridge work; also, engine lathes, from twelve to twenty-four inch swing; stud and bolt lathes, standard tool room lathes, etc.

They were awarded first prize upon their exhibit in Philadelphia in 1876, first prize at the Brussels Exposition, while they also carried off first prize at the World's Columbian Exposition in 1893. The Company has secured space at the Paris Exposition where will be exhibited their wares, which, by the way, will be taken from their general stock and will not be manufactured for special exhibition purposes.

Their representatives are constantly making pilgrimages in the foreign countries and their export trade has reached enormous proportions. It might be of general interest to our readers to know that Worcester figured conspicuously in furnishing material with which our navy coped with that of Spain during the recent un-



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pleasantness for the Prentice machinery was generally distributed throughout the United States Navy and the various navy yards, while the main repair ship Vulcan was largely equipped from this establishment. Particular attention has always been paid by this Company to the sanitary condition of their establishment, while in justice to the management it must be said that the treatment accorded their employes has won for them a feeling of deep gratitude, and their fair dealings and consideration for the wants and comforts of their operatives has resulted in a feeling of mutual contentment. No strikes, no accidents and no trouble has ever occurred to mar the record of this enterprising industry who consider that what is an injury to one is the concern of all, and acting upon this theory organized labor, alive to its own interests, should not be insensible to the benefits thus gained from such fair minded and considerate enterprises, but when an occasion arises, study well the Prentice tools and bear in mind that they are strictly union made.

#### Woodbury & Company.

This firm and their predecessors, Keyes and Woodbury, have been established in this city for twenty years. They have done work for many of the largest concerns east of the Mississippi river. Their specialty in the drawing of bird's eye views of factories has won them a national reputation. Their imprint can be found on nearly all the framed views of factories, either in color or black and white. They are also experts in preparing drawings or photographs for half tones for general advertising purposes. They have the reputation of producing half tones and wood cuts of unusual brightness and accuracy. A special feature adopted by this concern is that of sending a representative to personally sketch from actual appearance the buildings or machinery to be illustrated. The firm has lately secured Mr. A. G. Wesson as manager of their engraving department with an office in the Day building, 306 Main street, the office on Park avenue being used principally for the drawing and artists' work.



DUNCAN AND GOODELL CO.

**Louis Plack, Jr.**

The enterprise and culture of a people is shown in the character of the buildings they erect, and nothing produces a deeper or more lasting impression on a stranger. If there can be seen on every hand handsome structures possessing both solidity and architectural beauty, it is safe to infer that the people are progressive, and have both taste and good judgment. Worcester has long since attained front rank as an industrial and commercial center, and its buildings will compare favorably with those of any city in the world. For this laudable state of affairs great credit is due to our leading architects, and prominent among the number stands Mr. Louis Plack, Jr., who occupies commodious quarters in the Day building. This gentleman has been identified with the architectural profession for many years, first in Pennsylvania, then for ten years in Boston, subsequently opening his office in this city in February, 1898. Having been educated in his chosen profession at the best schools in this country and abroad, amply qualifies him to successfully cater to the tastes of the most fastidious. That his ability has been fully appreciated is attested to by a steadily increased patronage. He is prepared to undertake the designing and erection of churches, schoolhouses, business blocks, public buildings and private residences, conscientiously discharging his duties to all with whom he has professional and business relations, and whose skill and capacity, coupled with his honorable record, render him deservedly popular and respected in the business and social world.

**George Boepple.**

The demands of the people of Worcester and vicinity, mostly in prosperous circumstances or earning liberal wages, are varied and of surprising extent. Hence we find the city stores and markets well stocked and doing a large business. Both the wholesale and retail establishments are celebrated for the extent and quality of their stock, and a very highly appreciated element in the display are the goods so skillfully, cleanly and daintily made by Mr. George Boepple, the well-known manufacturer of and dealer in all kinds of sausages, cooked ham and corned beef, beef, lamb and pigs' tongues, pigs' feet, etc.; imported Swiss, cream and limburger cheese, Holland herrings,



GEORGE BOEPPLE, PROPRIETOR.

etc., at No. 30 Mulberry street. This business has been in successful operation since 1891, and is conducted at both wholesale and retail. All the stock handled is selected for soundness and tenderness, nothing but the choicest meats enter into the sausages manufactured, which are staples on the tables of all the leading hotels and restaurants of the city, and their increasing sales here and elsewhere afford ample evidence of their superiority. These specialties are pronounced by experts to be the finest in the market, and the trade and public thoroughly appreciate their merits. Mr. Boepple came from Germany in 1879 and settled in Worcester in 1888. He is known as a leading authority in his line, and noted for his equitable and honorable methods.



NORTON EMERY WHEEL CO.

### Bay State House.

For thirty-five years the Bay State House, of Worcester, has proved a magnet to the best people in the land, and has never been called upon to compete with other hostelries as it has always had a select and extensive line of custom from those classes who, possessed of wealth and refinement, instinctively seek out the best of everything. The Bay State is not patronized solely by people of wealth, but by persons of culture and refinement, and every one is treated with the same consideration. Mr. Frank P. Douglass, the proprietor, has been at the head of the house since 1888, and has recently spent many thousands of dollars in modern furnishings and repairs, and has put the house in thorough condition. He has added a new cafe for ladies and gentlemen, which is one of the daintiest and best appointed in the State. No expense has been spared in decorations or furnishings. Entrance is made from Exchange street, directly off the ladies' entrance, and ladies without escorts will find it most convenient. The service is equal to any metropolitan hotel or cafe, and a gentleman's cafe and chop room has been opened in rooms directly beneath, where the same superior service is given. The names of guests that are renewed on the registers of the Bay State as year follows year, include those of Senator Hoar, Senator Lodge, Chauncey M. Depew, Adelina Patti, Sara Bernhardt, Joseph Jefferson, Emma Calve, Governor Wolcott, Grover Cleveland, General Miles, John D. Long, Henry M. Stanley, Lieutenant Peary, Dr. Nansen, W. F. Cody, Vanderbilts, Jays, Belmonts, Bert Harrison, James G. Blaine, Thomas B. Reed, and many more equally as prominent. The location of the Bay State, at the corner of Main and Exchange streets, may be aptly termed a pivotal point in the city, being convenient alike to railways, theaters, halls and clubs; directly central to the best stores and leading banks, while the pavement is on the line of Worcester's most fashionable shopping promenade. Pages could be written in praise of the managerial conduct of the Bay State, but we trust in this necessarily condensed sketch we have conveyed to the minds of our readers that right here

is a hotel that will compare favorably, from every point of view, with any other on the continent. Mr. Douglass is a native of Lynn, Mass., and began hotel life as a boy in the old Union House, at Littleton, N. H. He was afterwards connected with the Profile House, White Mountains, and the United States Hotel in Boston, and in 1875 became chief clerk at the Bay State House, remaining in that capacity until he became proprietor. He is an accomplished and popular host and has made the Bay State House famous the whole world over.

#### Worcester Coal Co.

This company deals in first-class coals only. Its twenty-five or more years of experience has made it an excellent judge of the best and most economical coals mined, and its endeavor is to place before the public such fuel as will give the best results for the money expended. Its Susquehanna Coal for general domestic use is unexcelled. While not strictly speaking a free-burning coal, it is soft enough for any ordinary draft, and at the same time has a heating and lasting power which is not excelled except in Lehigh Coals. For a harder coal for domestic use only, Jeddo and Lattimer coals are carried. These are the hardest and strongest coals mined.

For Bituminous, American Co.'s George's Creek Cumberland, from their Jackson Mine, and the Berwind-White Coal Mining Co.'s Eureka Clearfield are carried in stock. The first-named is unexcelled for steam and blacksmith use, and the latter is a most excellent steam producer.

For foundry use in melting, Connellsville Coke has now almost superceded coal, and this company carries in stock a superior quality of this now famous fuel.

The company was organized in February, 1880, with Ward J. Parks treasurer and George H. Miller sales agent. Its office is now at 536 Main street, with yards at 397 Southbridge street and 35 Manchester street.

## WORCESTER COAL CO.,

536 Main Street, Worcester, Mass.

Yards: 397 South Bridge St., Cor. Hammond, 35 Manchester Street.

Wholesale and Retail Dealers in Best

# COALS

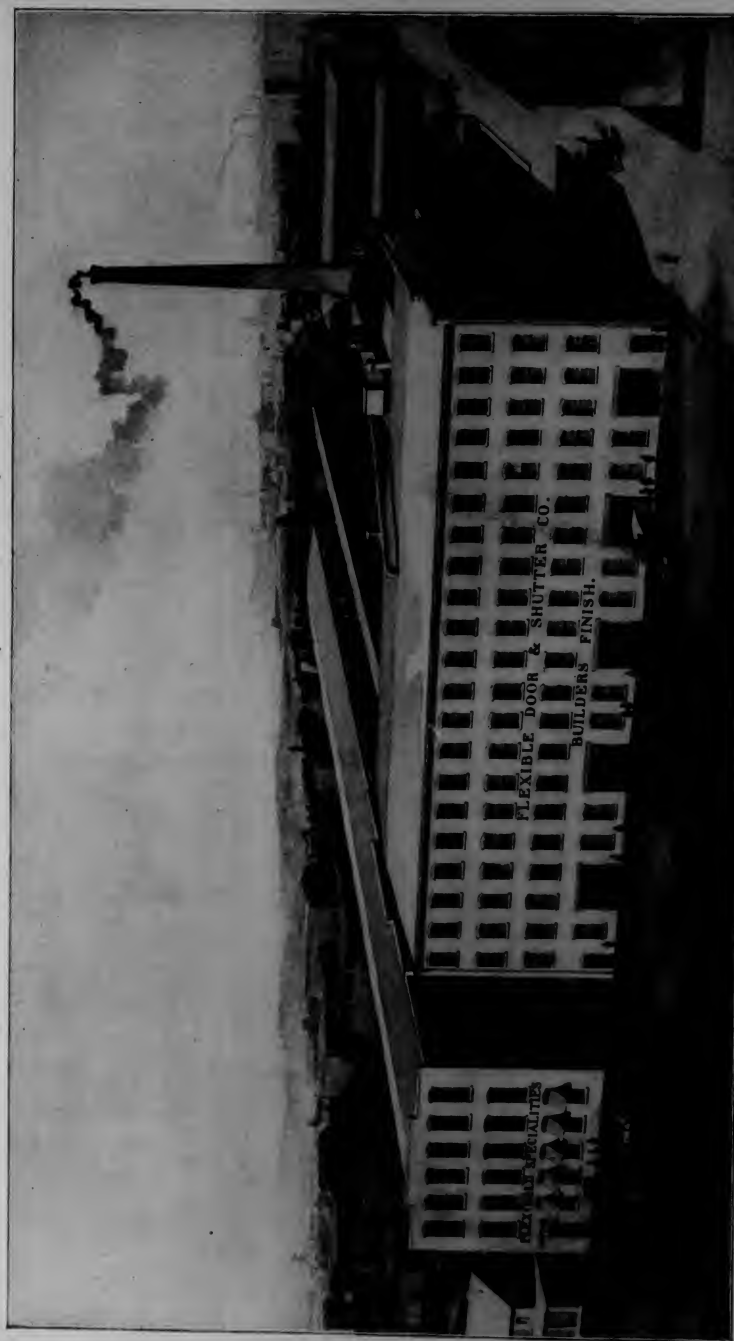
... FOR ...

DOMESTIC, STEAM AND FOUNDRY USE.

Susquehanna White Ash,  
Lattimer and Jeddo Lehigh,  
American Co.'s. Cumberland,

Eureka Clearfield,  
Lyken's Valley Franklin,  
Connellsville Coke.



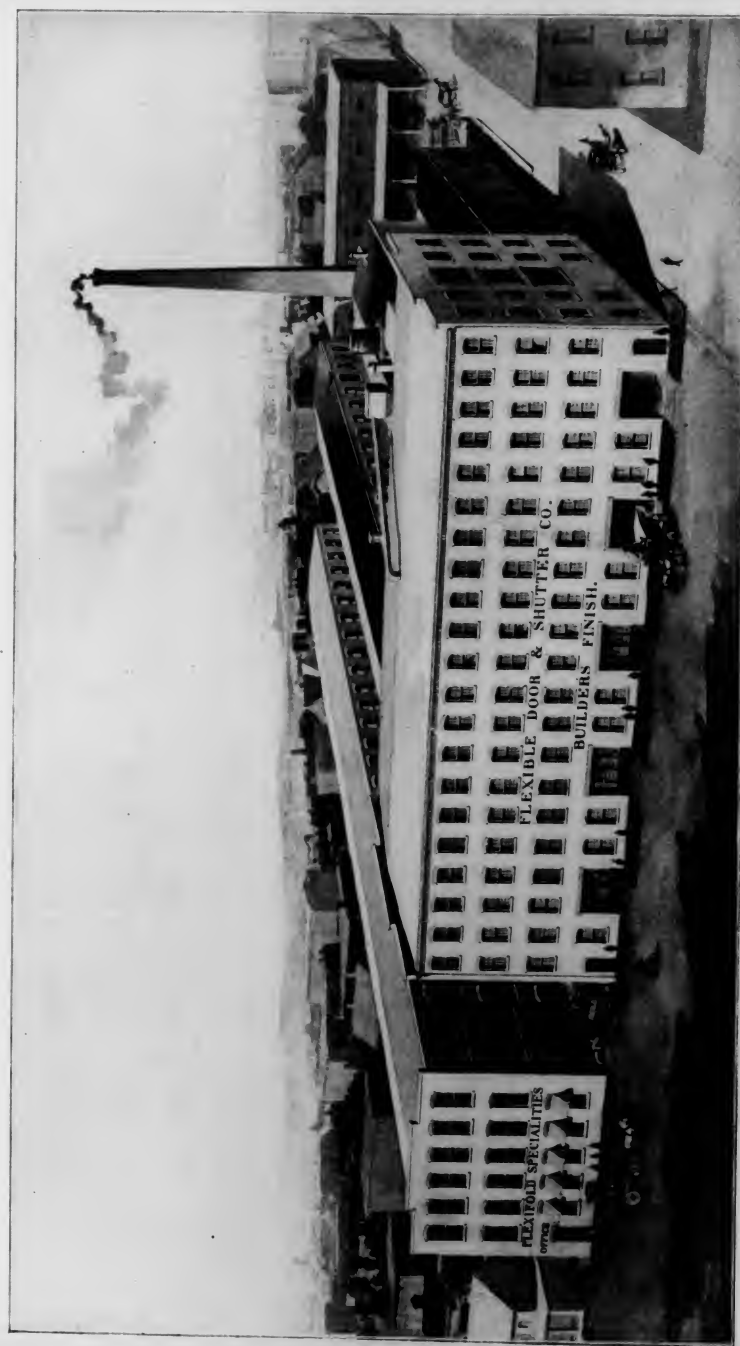


PLANT OF THE FLEXIBLE DOOR AND SHUTTER COMPANY.

### Flexible Door and Shutter Company.

Worcester is a recognized center of industry, and the Worcester public a recognized medium of introduction for reliable manufactures to the buyers of the world. The successful career of Clemence & Searles, manufacturers of Builders' Finish, fine Cabinet Work, etc., illustrated the truth of these statements. Organized in 1894, the concern has become widely and favorably known throughout New England not alone for the excellence of its manufactures, but for its progressive business methods and honorable dealing. Since its organization it has built up a large business among the best builders, and the buildings which have been furnished wholly or in part with their material, include some of the finest residences, public buildings and business blocks which have been erected, prominent among which may be mentioned the new passenger and office buildings of the New York, New Haven and Hartford R. R. Co., in Providence, R. I.; State Normal School Building, Fitchburg, Mass.; Melrose High School Building, Melrose, Mass.; Cambridge Savings Bank Building, Cambridge, Mass.; Emmanuel Church, Newbury street, Boston, Mass.; residence of William H. Inman, Worcester, Mass.; residence of Edwin H. Baker, East Greenwich, Conn. The firm has recently consolidated itself with the Flexible Door and Shutter Company, and combined the manufacture of the Flexifold Specialties with the manufacture of Builders' Finish, heretofore carried on by the firm. The business is now known as the Flexible Door and Shutter Company, with J. Henry Searles as president, and Charles R. Clemence as treasurer and general manager. They have acquired the large mill formerly occupied by the Ruddy Thread Company, in addition to their former factory, and with increased facilities will be better prepared than ever to handle their large and increasing business. The main office and factory are located at 70 to 86 Central street, Worcester, and comprise 40,000 feet of floor space, with ample drying facilities and yard room and complete equipment of latest machinery. When in full operation their factory furnishes employment for over 100 men. The Flexible doors and other kindred specialties manufactured by the company find a market not only throughout the United States, but in foreign countries as well, and their use is being adopted by the leading architects throughout the country.





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# FLEXIBLE DOOR & SHUTTER CO.,

(Successors to Clemence & Searles),

PATENTEES AND MANUFACTURERS

## FLEXIFOLD SPECIALTIES.

Builders' Finish

And

## FINE CABINET WORK.



Shut-Off in Hallway.

J. HENRY SEARLES,  
President.

CHAS. R. CLEMENCE,  
Treasurer  
and Gen. Mgr.



Flexifold Partitions sub-dividing large Areas,  
without Mullions.

Flexifold Coiling Partitions,  
Flexifold Sliding Doors,  
Flexifold Paneled Partitions,  
Horizontal Rolling Partitions,  
Self-Coiling Window Shutters.

Hygienic School Wardrobes,  
Office Wardrobes, Saving Space,  
Office Cabinets, Cases and Files,  
Fireproof Doors, Partitions and Shutters,  
Flexifold Applied to Street Cars.



Flexifold Panel Doors.



"AT THE CLOSE OF DAY."

You and your friends are cordially invited to view the exhibition of Braun, Clements' Carbon Photographs, direct from the original paintings by the old and modern masters. This collection embraces some of the most notable pictures and are absolutely permanent.

We also offer a large line of pictures of the Boston Museum of Fine Arts Collection, the Boston Public Library and a large number of pictures from private collections.

We carry a choice line of Mouldings suitable for framing any of these pictures.

Very truly yours,

G. S. BOUTELLE CO.,

256 Main street.

# FLEXIBLE DOOR & SHUTTER CO.,

(Successors to Clemence & Searles).

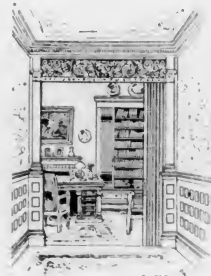
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# WARE, PRATT CO., RELIABLE CLOTHIERS AND OUTFITTERS.

## OUR CLAIM. . . .

To sell only BEST QUALITY MERCHANDISE at MODERATE PRICES.

## OUR SPECIALTY. . . .

MEDIUM PRICED CLOTHING. Every garment made upon honor, no sweat shop work. An inspection of what we offer from \$8.00 to \$15.00 will convince you of the TRUTH of our STATEMENTS and the MERIT of our MERCHANDISE.

## IN OUR OTHER DEPARTMENTS.

### HATS, FURNISHINGS AND SHOES. . . .

You will find all that man requires for COMFORT, STYLE and DURABILITY, at lower prices than the cheap kinds can be bought for.

## STATE MUTUAL BUILDING.



JUST WHAT YOU WANT.

IS A DOZEN OF OUR NEW . . .

## ROYAL OVALS

IN FOUR DIFFERENT SIZES MADE AT THE

## FLODIN STUDIO.

These are Imported Mounts of the Latest Designs.

ELEGANT CARBON AND PLATINUM WORK,

ALSO MINIATURES AND FINE FRAMES.



STATE MUTUAL BUILDING.  
WARE, PRATT CO., CLOTHIERS, 338 MAIN ST.



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STATE MUTUAL BUILDING.  
WARE, PRATT CO., CLOTHIERS, 338 MAIN ST.



W. B. SMITH.

W. E. KERR.

# Smith, Adams & Co., COMMISSION MERCHANTS

... AND ...

## FLOUR • DEALERS,

8 and 10 Trumbull Street, Worcester, Mass.

TELEPHONE 99.

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Agents For the Following Brands of Flour :



WHITE SPONGE,  
CERESOTA,  
BUTTERFLY,  
AXA,  
GOLDEN CROWN,  
RUSSIAN PROCESS,  
LITTLE GEM,  
WHITE'S PERFECTION.

...Proprietors of the celebrated Banner Brand Coffee, put up in one-pound tins. It has no equal. Try it once and you will always use it. We carry a full line of Choice Groceries, and many specialties which will be of interest to the retail grocer.

WORCESTER OF TO-DAY.

99

J. William Patston.

The new buildings going up on every side, massive and magnificent triumphs of architectural skill in the business center, and residences, beautiful and inviting, in the outlying districts prove the prosperity and healthful growth of Worcester. The great churches whose tapering spires rise heavenward, the schoolhouses equipped with every modern improvement for the healthful education of the young, tell of the religious and intelligent character of the people. Palatial clubhouses and spacious temples of amusement tell of their social nature, while the splendor and magnificence of the public buildings are evidence of the public spirit which is such an important element of the prominent growth of a great city. The architectural beauty of the city reflects the highest credit upon our local architects, and among the leaders of the profession stands Mr. J. William Patston, whose office is located at No. 44 Front street. This business was established in 1884 by Mr. Patston, at No. 12 Front street, and in 1890 Mr. Charles H. Lincoln became a partner until 1892. Since that time Mr. Patston has carried on the business successfully. This gentleman devotes all his energies to his favorite profession, his plans are accurate and complete in detail, embodying every feature suggested by his patrons, while his estimates and calculations are based upon the most practical and comprehensive knowledge of qualities and values. He is equally prepared to undertake the designing and to superintend the erection of churches, schoolhouses, business blocks, public residences, and among the many specimens of his skill in this city may be named the grammar schools, East Kendall, Woodland, Millbury and Grafton streets, and car houses and power stations for various electric railroads, including those for the new Worcester and Webster Street Railroad at Oxford. Mr. Patston is a native of Providence, R. I., and an expert at his profession; he is a member of the Worcester Chapter of American Institute of Architects, besides other local organizations, and is of high repute in professional and business circles.



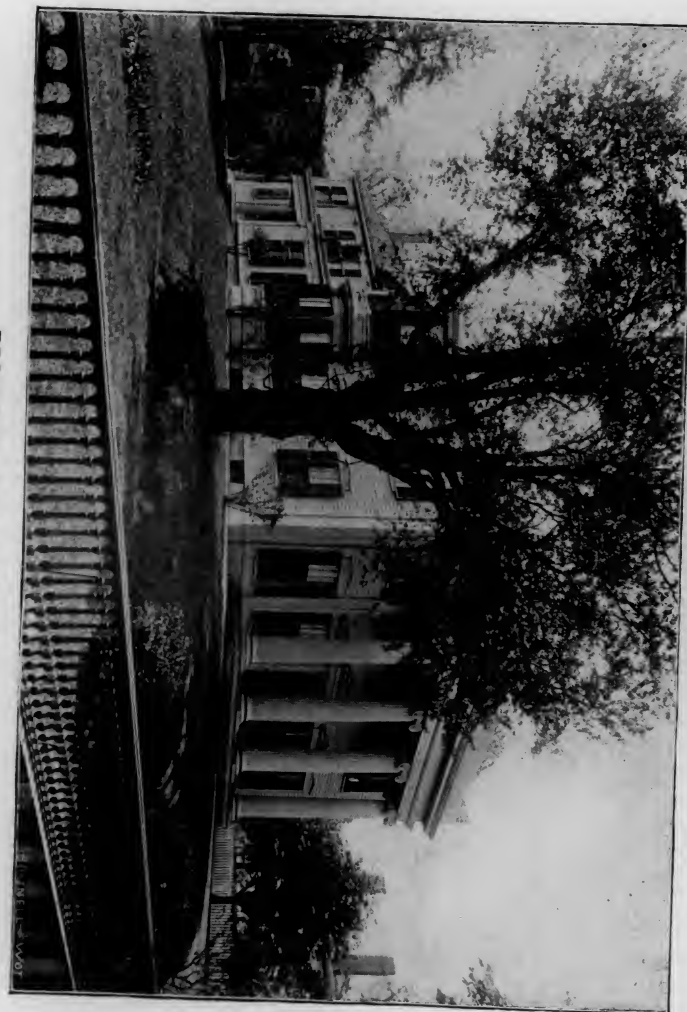
S. R. LELAND & SON.



RESIDENCE OF F. R. LELAND.



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RESIDENCE OF F. R. LELAND.

**Horticultural Hall, 18 Front Street.**

Worcester County Horticultural Society. Incorporated March 3, 1842, for the purpose of advancing the science and encouraging and improving the practice of Horticulture. Holds 25 weekly exhibi-



tions of Fruit, Flowers and Vegetables; 12 weekly meetings for discussion. Has a Library of 3,000 volumes. Open every day from 8 A. M. to 6 P. M.

O. B. HADWEN, President.

ADIN A. HIXON, Secretary and Librarian.

NATHANIEL PAINE, Treasurer.

**Baldwin Cycle Chain Co.**

This Company was incorporated with W. H. Gates as treasurer and manager. The factory is equipped with the most modern machinery and appliances for insuring rapid and perfect production, and every facility is at hand for conducting the business under the most favorable conditions and upon the largest scale. The Baldwin detachable chain now offered by this company supplies a long-felt want and has attained a reputation as a high-grade article in every respect. The pattern is unique. The pins are attached to the slotted side link without riveting, and anyone can replace or remove them with the fingers and the aid of tools usually in the saddle-bags. This construction makes the chain detachable. An extra link should be carried, so that in case of accident the rider can replace any injured part on the spot. This fact alone, other things being equal, makes the Baldwin superior to all other chains. The pin in this chain is made of high-grade steel, hardened file proof. This, combined with a good block, produces the highest degree of wear. The smooth-running qualities of this chain are admitted by all and are second to none. The manner of assembling these chains is such that a superior, smooth-running article is the result. More records have been made on this chain in the seasons of '97 and '98 than all others. This chain is made of the finest finish and is strictly high-grade in every respect. A specialty is made of motor carriage chains, in which this company is known to excel. Mr. K. Franklin Peterson, of No. 205 Lake street, Chicago, is the direct sales agent.

**Worcester Lining Co.**

Worcester Lining Co. was organized in 1895 under the management of W. R. Simmons & Co., at 285 Main street (Bay State House). They make a specialty of everything and anything in dress linings, dress trimmings and tailors' supplies.

Carry them your samples and they will match them—if not in stock they will get them for you.

This is the only house in Worcester carrying this line of goods.

All mail orders will be promptly attended to, and will be filled by mail or express as directed.

Always the latest patterns in stock to select from.



# CROMPTON & KNOWLES

## LOOM WORKS,

WORCESTER,

MASS.

BUILDERS OF

### PLAIN AND FANCY LOOMS . . .

FOR EVERY VARIETY OF

### . . . WOVEN FABRIC.

ALSO MAKERS OF

### DOBBIES AND JACQUARDS.

BRANCH WORKS AT PROVIDENCE, R. I.

#### The Crompton & Knowles Loom Works.

The Crompton & Knowles Loom Works, the largest concern in this country devoted exclusively to the manufacture of looms, was organized in 1897 by the combination of the Crompton Loom Works, the Knowles Loom Works and the Star Foundry Company into a single concern. As it is composed of the two old concerns, the Crompton Loom Works and the Knowles Loom Works, a brief sketch of them may not be out of place here.



THE CROMPTON & KNOWLES LOOM WORKS.

In 1840 William Crompton, a native of Lancashire, England, introduced into the Middlesex Mills, Lowell, Mass., a loom which he had previously invented for cotton goods, and on this loom was woven the first piece of fancy cassimere ever made by power in the world. Shortly after this Mr. Crompton made arrangements with Phelps & Bickford to build his looms upon royalty. This continued until the expiration of the patents. At its expiration George Crompton, his son, obtained an extension of it for seven years, and



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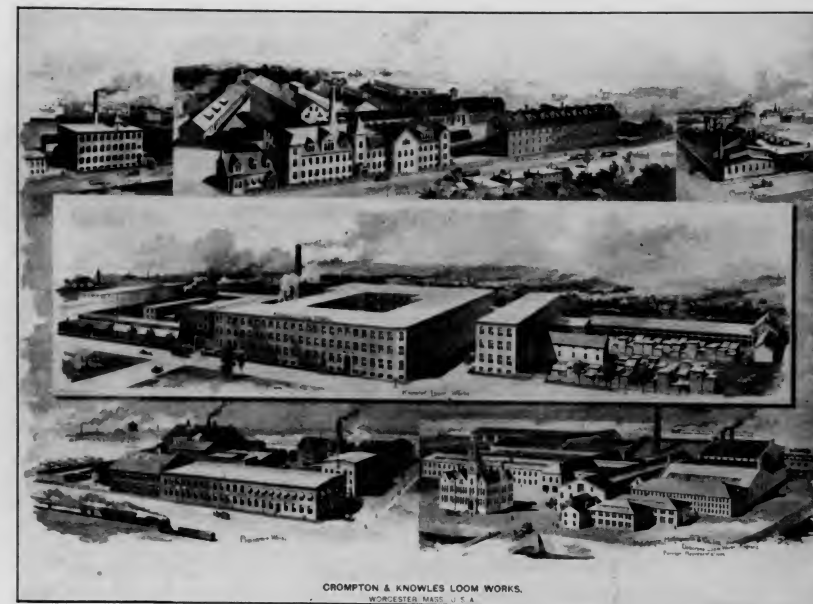
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associating himself with Mr. Merrill E. Furbush began the manufacture of looms, locating in the Merrifield Building, where they remained until it was destroyed by fire in 1854. In 1859 Furbush & Crompton dissolved partnership, Mr. Crompton continuing the business and buying the Red mill property, where they were then located, on which in 1860 he erected a new building. In 1857 Furbush & Crompton doubled the speed of the broad loom. After the dissolution of the firm of Furbush & Crompton the patent rights were divided territorially, Mr. Crompton obtaining the New England States and the State of New York, and the rest of the country being allotted to Mr. Furbush. In 1886 George Crompton died, and in 1888 the Crompton Loom Works was incorporated.

Mr. L. J. Knowles was born in Hardwick, July 2, 1819. In 1857 he constructed a drop box mechanism for operating drop boxes by means of cranks set at opposite extremes of their throw, under the direction of a pattern chain or its equivalent, which was the germ of the present Knowles loom.

Mr. L. J. Knowles and his brother, F. B. Knowles, began the manufacture of looms for sale under the firm name of L. J. Knowles & Bro. at Warren, Mass., in 1862. The first looms were made for hoop skirt tapes with woven pocket for the wires. In 1866 the Company removed to Worcester, occupying Sargent's Block in Allen Court, where they began the manufacture of cam looms for satinets and other plain goods. In 1868 they began to make these looms with drop boxes at each end so as to use different colors for checks, &c. In 1871 they began to make the drop box looms with chain and fancy harness motion so as to extend the range of looms according to the requirements of the patterns. Out of this grew the present fancy woolen and worsted loom, and in the spring of 1873 the broad loom of this style was built, and later was shown at the Centennial Exhibition at Philadelphia. In 1879 the Company desiring more room removed to what is known as the Junction Shop, where they remained until 1890, when they removed to the present quarters of the Knowles Department of the Crompton & Knowles Loom Works on Grand street.

In 1884, Mr. L. J. Knowles died and the business was conducted by his brother, Mr. F. B. Knowles, until January, 1885, when a stock company was formed under the name of the Knowles Loom Works.



BOYNTON HALL.



KNOWLES BUILDING.

**Smith, Adams & Co.**

The firm of Smith, Adams & Co. was established in 1880 as a branch house of the Springfield firm of Smith & Adams, wholesale flour and produce dealers.

The firm consisted of W. B. Smith, O. H. Smith and O. D. Adams, under the management of W. B. Smith.



SMITH, ADAMS & CO.

The business was managed successfully under the above style by W. B. Smith, who bought O. D. Adams' interest in January, 1884. In 1894 W. B. Smith bought out the interest of the other partner, continuing the business alone until the year 1895, when Mr. W. E. Kerr was admitted as a partner, the firm's name, Smith, Adams & Co., remaining the same.

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and ready response of the retail grocers of Worcester county to this constantly increasing branch fully attests the wisdom of the undertaking.

In addition to their store and salesrooms at 8 and 10 Trumbull street, they have been obliged to erect two large store-houses situated on the B. & A. R. R. to enable them to properly handle the vast amount of goods required by their patrons of Worcester and vicinity. To help distribute these the firm employ at present eighteen clerks, with five traveling salesmen.

#### J. W. Loring & Son.

The manufactories and industrial institutions of Worcester are, as a rule, intelligently and successfully directed and admirably equipped. The manufacturing facilities are as complete and perfect as they can well be made. One of the representative industries is that conducted by Messrs. J. W. Loring & Son, at No. 171 Union street. This house stands pre-eminent in the business of Weymouth lathe turning, band and scroll sawing, moulding, furniture repairing, and cabinet work in its special branches, and makes a specialty of wood turning for organ manufacturers all over the country. The honored senior partner, Mr. John W. Loring, was for thirty years engaged in organ manufacturing, and served as superintendent of the Loring & Blake Organ Company of this city; while his son, Mr. Elmer H. Loring, was connected with the same business for nearly twenty years. They established their present enterprise here in 1892, and bring to bear vast practical experience and a thorough knowledge of the wants and requirements of the trade. They are thus eminently successful in meeting promptly every demand. The equipment of their establishment is justly celebrated, all machinery being of the latest and best type, and the quality of the work turned out is correspondingly superior. Renewing antique furniture is a specialty of this house. The Messrs. Loring are natives of Massachusetts, prominent in all matters connected with their branch of industry, and have ever accorded a hearty support to all measures best calculated to advance the interests of the city.



PLUNGER ELEVATOR COMPANY.



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PLUNGER ELEVATOR COMPANY.

Organized May 9, 1864.

Formerly the Worcester Bank, Incorporated March 7, 1864.

## WORCESTER NATIONAL BANK.

CAPITAL, - - \$250,000.

STEPHEN SALISBURY, President, JAMES P. HAMILTON, Cashier, SAMUEL D. SPURR, Ass't Cash.

DIRECTORS: Stephen Salisbury, Josiah H. Clarke, A. George Bullock, Jonas G. Clark, Charles A. Chase, James P. Hamilton, Lincoln N. Kinnicutt, Edward L. Davis.

Banking House, No. 9 Foster Street, - - - WORCESTER, MASS.

M. P. HIGGINS, President.  
J. W. HIGGINS, Secretary.

GEO. I. ALDEN, Treasurer.  
W. F. COLE, Gen. Manager.

## PLUNGER ELEVATOR COMPANY,

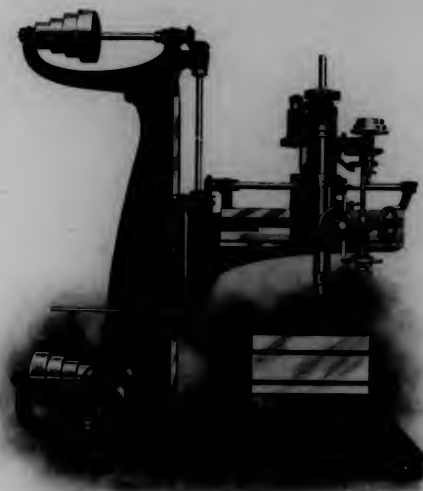
WORCESTER, MASS.

DIRECT ACTING HYDRAULIC ELEVATORS

. . . FOR BOTH . . .

PASSENGER AND FREIGHT SERVICE.

HIGH SPEED PASSENGER ELEVATORS A SPECIALTY.



A  
HALF  
TONE  
—  
NOT  
BAD  
—  
MADE  
BY  
MERRITT.

834 STATE MUTUAL BLD'G., WORCESTER.



H. C. FISH MACHINE WORKS.

# Worcester Safe Deposit and Trust Co.

Capital, \$200,000.00.

Surplus, \$100,000.00.

Transacts a General Banking Business, receives deposits subject to check at sight, and allows Interest on Daily Balances of \$100 and upward at the rate of two per cent. per annum.

Collections made on all available points. Acts as Trustee under Wills and Trust Deeds

## NEW SAFE DEPOSIT VAULTS.

Safes to Rent at \$5 to \$50 per Year.

### BOARD OF DIRECTORS:

JOHN H. COES, Worcester.

EDWIN T. MARBLE, Worcester.

E. D. BUFFINGTON, Worcester.

EDWARD F. BISCO, Worcester.

HENRY F. HARRIS, Worcester.

CHARLES S. BARTON, Worcester.

EDWARD F. BISCO, President.

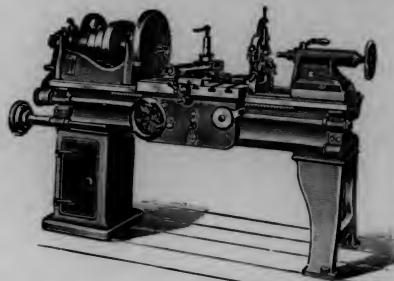
SAMUEL H. CLARY, Secretary.

OFFICE HOURS: 9 A. M. to 4 P. M. Saturdays, 9 A. M. to 1 P. M.

448 Main Street, Opposite City Hall,

WORCESTER, MASS.

## H. C. Fish Machine Works.



Cable Address: "Fish Worcester."

A. B. C. Code, 4th Edition.

Long Distance Telephone.

LIEBER'S CODE USED.



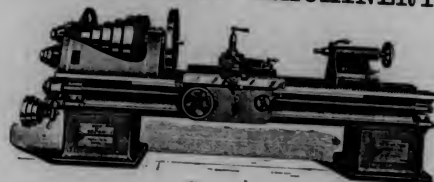
## MACHINE TOOLS AND SPECIAL MACHINERY.

ESTABLISHED 1843...

Office, 152 Union St.

Works, Union and Central Sts.

Worcester, Mass., U. S. A.



WORCESTER SAFE DEPOSIT AND TRUST CO.

Shippers of the Famous Smokeless  
Pocahontas Bituminous Coal. . .

Telephone 990.

# BAY STATE COAL COMPANY,

DEALERS IN THE . . .

Celebrated Lehigh and Lackawanna

**COAL**

We Buy Our Coal Direct From the Mines.

Office, 70 Front Street,  
Yard, 107 Gold Street,

WORCESTER, MASS.



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BAY STATE COAL CO.





BEN. J. BERNSTROM,  
Funeral Director.



DRY BUILDING.



BEN. J. BERNSTROM,  
Funeral Director.



DAY BUILDING.

**Prof. W. L. Everett Knowles.**

W. L. Everett Knowles, the artist, was born at Clinton, Conn. He is a lineal descendant of Rev. Abraham Pierson, D. D., LL. D., the first president of Yale College. Prof. Knowles was educated in the public schools of his native state and had some experience in teaching. He studied art with several distinguished artists—Geo. F. Wright, W. R. Wheeler, G. S. Rice, R. M. Sherry and others. He devoted two years to designing and illustrating for the Kellogg & Buckley Engraving and Lithograph Company, Hartford, but has since made a specialty of portrait and landscape painting, though doing more or less fine illustrative work. He has recently made a series of original, unique and beautiful drawings for W. H. H. (Adirondack) Murray's celebrated "Holiday Tales." The artist has spent over fifteen years in Iowa, Wisconsin, Illinois and Michigan, and has filled many important commissions for portraits of representative men—many of them of national fame—for the public buildings, and his marine and other landscapes, and figure pieces occupy positions of honor in private collections and homes in Eastern and Western cities. He was an exhibitor at the World's Fair, where his "Kitty and I" and "Dog's Head" attracted much attention and favorable commendation, and many engraved copies were sold. Mr. Knowles was the first president of the "Grand Rapids Art Association," and has been prominently identified with art education and development, having successfully conducted several art exhibitions of paintings by artists of world-wide celebrity. He was art instructor in Osage college for two years, but his numerous commissions have prevented his giving much attention to teaching of late. He is a frequent contributor to the press and art publications, "Arts of America," published at Chicago under the auspices of "The Central Art Association," etc. His lectures to artists and students on "Composition," "The Anatomy of Expression" and "Pen Sketches of Eminent American Artists," "Art Treasures of America," "Art at the World's Columbian Exposition," "Art Notes," etc., have given him an enviable reputation as an artist, writer and critic. Prof. Knowles has several large canvases which have been pronounced by the press and public as masterpieces of art, and these paintings are specially exhibited occasionally: "The Vacant Chair," size 6x10 feet; "Mount Reverie," 8x10 feet; "Little Sweet-hearts," 3x6; ideal heads—"Faith, Hope and

Charity," together with a collection of marine landscapes and illustrations of noted poems, viz: Longfellow's "Priscilla," Whittier's "Maude Muller," Payne's "Home, Sweet Home," Wordsworth's "Old Oaken Bucket," Mrs. Heman's "The Breaking Waves Dashed High," Millard's "When the Rolling Tide Comes In," Ella Wheeler Wilcox's "Maurine," etc. These paintings are now being reproduced for the art trade. Among the notables painted by this artist are the following: Gen. U. S. Grant, from life. This painting was highly praised by the press, public and critics. President James A. Garfield—this picture was specially endorsed by Mrs. Garfield, and Prof. Knowles painted several oil replicas of it to order, and a large



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number of photographic copies were sold throughout the country. The late King Kalaukau, of Sandwich Islands, ordered five oil paintings for the royal palace, which were painted by Knowles. Bishop Lee, of Iowa—this painting attracted much attention and many copies of it were sold. Hon. N. C. Style, manufacturer, Middletown, Conn.; Hon. J. Keough, Member of Legislature, Milwaukee, Wis.; Hon. C. C. Cumstock, ex-Member of Congress, Michigan; Hon. Chas. E. Belknap, ex-Member of Congress of Michigan; Hon. J. M. Weston, President World's Fair Commission, Michigan; Hon.

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J. W. Champlin, ex-Associate Justice, Michigan; Hon. J. W. Montgomery, Associate Justice Supreme Court; Col. W. T. McGurrian, 2d. Regiment M. S. T. This painting is three-quarter life size, in full uniform, occupying a conspicuous position, together with several other works by Knowles, in the new State Armory of Michigan, with John L. Jennings, founder of Masonic Home. Prof. A. J. Shellman, the optician; Hon. E. B. Fisher, President Board of Education, Michigan; Rev. Tupper, D. D. LL. D., President Richmond, Va., College; Rev. B. Tupper, D. D., the eloquent Baptist, Philadelphia, Pa.; H. L. Ross, art dealer, Philadelphia, Pa.; Rev. J. Kephart, President Western College, Iowa; J. W. Converse, president bank and capitalist, and many others—bankers, lawyers, attorneys, physicians, dentists, etc. The new City Hall, the Masonic Home, the County Court House and Y. M. C. A. building have over fifty portraits of notables hanging on their walls, and in the Morton House, one of the leading hotels of Michigan, there are twenty-five landscapes and marines painted by Knowles. The artist enjoys the acquaintance and friendship of many distinguished people. He has quite a collection of books presented to him by the authors, and has many autograph letters from Mr. James A. Garfield, W. H. H. Murray, the author; Mr. Jean Blewitt, the star poet and writer of Canada; Ella Wheeler Wilcox, etc. Since his return to New England, about a year ago, he has sold forty landscapes, marine and figure paintings, and executed a number of commissions for representative citizens, among whom we specially mention W. H. H. Murray, Mr. A. P. Childs, General Agent N. Y. Life Ins. Co., New Haven, Ct., and the following Worcester citizens: Hon. Thos. H. Dodge, who was for years in the office of Commissioner of Patents at Washington, D. C., and afterwards in his capacity as legal counsel in patent cases he has won a national reputation second to none. He is also well known by his generous gifts to the Odd Fellows' Home, the churches, etc. This portrait, which is a three-quarter length life-size oil, has been highly praised by the press and public as a sterling likeness and as a fine work of art. Hon. Henry A. Marsh,

President Central Bank and one of the ex-mayors of Worcester; it was during his administration that the new City Hall was erected, and many important measures adopted for the benefit of the city. This portrait was specially painted for the new City Hall. Sullivan Forehand, the well known manufacturer, recently deceased; Mr. Frederick Forehand, of the Forehand Arms Co.; Mr. W. H. Inman, of Pratt and Inman, manufacturers and dealers in steel goods; Mr. Geo. H. Freeman, the optician; Mr. H. Shervee, the photographer; Mr. F. H. Curtis, the well known artist photographer associated with Mr. Shervee, and others. Prof. Knowles has a number of commissions to execute for citizens of New England, and will be at Worcester from time to time, with headquarters at Hotel Pleasant, on Pleasant street.

#### Daniel F. Rourke.

Insurance exerts so powerful an influence in the industrial and commercial development of Worcester that we would but poorly perform our mission without suitable reference to the underwriting agencies of the city, and among the number none have been more successful than that conducted by Mr. Daniel F. Rourke at No. 438 Main street. This agency was opened by Mr. Rourke on July 1, 1886, and has secured an enduring hold on public favor and confidence. Mr. Rourke is especially prominent in insurance circles as agent for the Fireman's Fund Insurance Company, of San Francisco. This company has a cash capital of \$1,000,000, a net surplus of \$1,361,730.04, and assets amounting to \$3,902,970.01. It is conducted on sound and conservative business principles, while its management is characterized by energy and sagacity, coupled with equitable and thoroughly honorable methods. All desirable fire risks are assumed at rates consistent with absolute security; and a policy written in this reliable company, conditions complied with, is as good for its face value as a United States treasury note. Mr. Rourke has been in the insurance business for many years, and served as United States Deputy Collector of Internal Revenue from



1893 to 1895, inclusive. He has been a member of the Young Men's Democratic Club of Massachusetts since its organization in 1888, and one of the Democratic city committee since 1886. During that year he had full management of the campaign which resulted in the triumphant election of Hon. John E. Russell to Congress, the first Democratic congressman elected from the Worcester district



DANIEL F. ROURKE.

since 1852. Mr. Rourke has served as chairman of the county committee, secretary of the congressional committee and a member-at-large of the State central committee. In the late campaign for congressman from this district he had more to do with the nomination and election of Hon. John R. Thayer than any other man in the district, defeating the Hon. Joseph H. Walker, who had served this district in Congress for ten years. Mr. Rourke is one of the wheel-horses of the Democratic party in Massachusetts. He is a prominent member of the Knights of Columbus, Ancient Order of Hibernians, Father Matthew T. A. Society, the Foresters, and the Wachusett Boat Club.

**Harvey Bradish Wilder,**

Son of Alexander H. and Harriet E. Wilder, was born in Worcester, October 12, 1836. He was educated in the public schools and at Leicester Academy.

In 1855 he became a clerk in Ticknor & Fields', the widely known publishers of Boston, in their famous "Old Corner Book store."

He returned to Worcester in September, 1856, and entered the office of the Register of Deeds as head clerk, holding this position until the death of his father in 1874, when he was appointed by the County Commissioners to succeed him as Registrar.

This office he resigned in 1875, but was elected to fill it again in 1876, and by successive re-elections has continued to discharge its duties to the present time, having now been connected with the registry for a period of forty-three years, with the exception of the year 1876.

Mr. Wilder has always had an interest in military matters and was a member of the City Guards from 1856 to 1861, and for many years has been a member of Ancient and Honorable Artillery Company of Boston. He is connected in Worcester with several social and other organizations.

As a public official he is distinguished by his uniform courtesy, and in private life is esteemed for his sterling qualities.

Mr. Wilder has been twice married—first to Anna F. Chapman of Ossipee, N. H., who died November 12, 1864; second to Mary J., daughter of Dr. Jefferson Pratt of Hopkinton, June 14, 1870. He has one son, Charles P., by the last marriage.

**Fred Wendell White.**

Born in Dover, New Hampshire, March 16, 1862, removed to Grafton, Mass., in the fall of 1866, receiving his education in the schools of that town, holding his residence there until April 7, 1879, when he moved to Worcester, Mass., where he has since resided, having been employed in Barnard, Sumner & Co.'s from the above date until March 8, 1880, then in W. H. Morse & Co.'s until October 11, 1880, and from there to the First National Bank, remaining until September 24, 1897, when the office of Assistant Treasurer in the City Treasurer's office was accepted, after urgent solicitation, and was duly elected Treasurer on January 2, 1899.

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**John A. Sherman.**

The subject of this sketch, John A. Sherman, was born in Brimfield, Mass., June 6th, 1852. His early life was spent at his native farm, where he remained until April, 1870, graduating from the Hitchcock Academy in the spring of the same year, after which he accepted a position in a country store at Northbridge Centre, remaining there until April 23, 1877. Later he entered the employ of the Ames Plow Co. of this city, where he continued until January 1st, 1882, having charge of the shipping department. On January 1st, 1882, he began with the Norton Door Check and Spring Co. of Boston, as acting manager and bookkeeper, where he remained until March, 1884. On March 17, 1884, he entered the employ of the Whitcomb Envelope Co. as bookkeeper, where by close application and industry he arose to be their General Superintendent and Assistant Treasurer, until the present envelope trust was formed, when he resigned (November 3, 1898,) and formed the Sherman Envelope Co., of which he is President and Treasurer. Mr. Sherman, throughout his entire business and private life, has displayed a marked kindness towards all with whom he has been associated, and his host of friends can testify to his careful consideration for the feelings of others. "As ye would that men should do to you, do ye also to them," has been his motto through life. Organized labor of Worcester is not unconscious of the just treatment received at the hands of this gentleman, and can bespeak for him a successful future and the feeling that the confidence reposed in him by his company has not been misplaced.

**James P. J. Cahill.**

Among the notable industries of which Worcester is justly proud none deserves more careful recognition than the establishment of James P. J. Cahill. This gentleman started in the plumbing business in this city in 1894 and has for the past four years been located at 9 Prospect street, being for a short time at 52 Southbridge street. Among the prominent buildings of the city that he has equipped with plumbing may be mentioned: St. Vincent's Hospital, the residence of George C. Bryant, Woodland street; E. C. Potter, Richmond Heights; Dr. Swasey, Montvale; J. D. Crosby, Perkins street; Mrs. Booth, Highland street. He is the inventor of Cahill's Improved Water Closet Syphon, which is practically an indestructible syphon, having no seat, no packing or washers of any description. It has no opening beneath the water level in the tank. It is manufactured of brass casting and tubing and will not get out of order, leakage being impossible. This syphon can be safely guaranteed for fifty years. The inspection of all builders and contractors is solicited by Mr. Cahill. A partial description and view of this new invention may be had by referring to page 44 in this volume.



I. D. CADY, GROCERIES, MEATS, PROVISIONS.

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## SKETCHES AND PREAMBLES.

### Core Makers' International Union of America, Local No. 15.

On the 26th of January, 1891, twenty-five coremakers of this city met in Carpenters and Joiners' Hall, on Front street, and proceeded to organize the Worcester Core Makers' Union. A man from the Warren Core Makers' Union, named Thomas Manning, who was here at the time, acted as organizer and chairman. He administered the oath of allegiance to twenty-five men, who proceeded to elect officers for the ensuing six months. The result of the first election was as follows: President, John Gleason; Vice-president, Thomas Hickey; Recording Secretary, P. J. Sullivan; Financial Secretary, James Cronin; Treasurer, J. W. Mara; Doorkeeper, Chas. Lavery; Inductor, Michael McDonald; Trustees, James Murphy, F. P. A. Gilchrist, John Croake; Auditors, James Burke, John Maloney, Patrick Cronin. (Of these men all are with the Union at the present time, except three, and of these three, one, James Murphy, left the city, became a member of the Boston local, which he represented as a delegate at the convention of core makers held in Cincinnati, December 18th, 1896, for the purpose of forming an International Union of Core Makers, and upon its formation was elected first president of the Core Makers' International Union of America.)

The Union was now fairly launched as a local, being the first attempt ever made to organize the craft in this city. In this attempt it was successful, and in the following October made application for a charter to the A. F. of L., into the ranks of which it was admitted October 22d, 1891. The organization continued to grow and prosper, having doubled its membership during the first year of its existence, getting into its ranks nearly every core maker in the city, and all of the best and most skillful men in the trade here.

When the panic of '93 struck the city it found the local in a flourishing condition, with plenty of money in its treasury; but as times were hard and members were being continually thrown out of employment, measures for their relief were adopted, which enabled the organization to maintain its existence intact during the period



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of depression; but, as many of its members had left the city seeking employment, it was with a decreased membership. With the return of business prosperity, however, active interest in the affairs of the local again returned, with the result that an invitation to join the Core Makers' International Union of America was accepted, the local affiliating with the International September 1st, 1897, as Local No. 15, C. M. I. U. of A.

On the 12th of September, 1898, the Union sought to establish a minimum rate of wages of \$2.25 per day of nine hours, and were successful, as all of the shops in which our men were employed, except two, granted our request, and in these two our men refused to work until the request was granted. From that time to the present the Union has been prosperous in every way, its membership at the present time being the greatest in its history and its members taking a greater interest than ever before in the affairs of the Union. These officers constitute the board of government at the present time: President, F. P. A. Gilchrist; Vice-president, James Price; Recording Secretary, Albert Needham; Corresponding Secretary, J. W. Mara; Financial Secretary, John Harrington; Treasurer, John Croake; Doorkeeper, Patrick Connors; Inductor, John Peterson; Trustees, John R. O'Leary, John Gleason, James Burns; Auditors, Chas. Laverty, Fred Riedl, F. P. A. Gilchrist; Membership Committee, F. P. A. Gilchrist, John Gleason, J. W. Mara, John Harrington; Executive Board, F. P. A. Gilchrist, John Gleason, J. W. Mara, John R. O'Leary; Delegates to Central Labor Union, F. P. A. Gilchrist, John Croake, J. W. Mara, Thomas Waters, Albert Needham; Hall Trustee, F. P. A. Gilchrist.

#### **Brotherhood of Painters and Decorators of America, No. 48.**

Union 48 of the Brotherhood of Painters and Decorators of America was organized in 1887, and has been in existence since then. By a mutual agreement with the boss painters of Worcester in the spring of 1893, the Union gained the nine-hour day for the painters of Worcester. It has always been one of the first to give assistance to any organization that needed it, and has a fund for the payment of five dollars per week to any of its members in sickness. Headquarters also provides for the sum of \$150 to the relatives or heirs of deceased members and \$50 for the death of a member's

wife. There is also disability benefits of \$150 for members who are incapacitated from work. The initiation fee is at present \$5, and the dues fifty cents per month, which also provides all the trade union benefits enjoyed by all trade unions. When the convention was called in Cleveland, O., in December, 1897, for the purpose of putting the National Brotherhood on a more satisfactory footing, Union 48 sent Brother William Crosbie a delegate there. The result of that convention was the re-organization of the National Brotherhood and the amalgamation of the two opposing factions of the painters.

We commenced at Cleveland in December with but thirty-one unions. In July we numbered ninety-three and forming new unions each month. Seven unions joined our National Brotherhood in July. Now, locally, Union 48 of Worcester is in a better position than it ever was before. We number now nearly 200 members, and our union card is recognized by every boss painter and decorator of the city who belongs to the Master Painters' Association. Both organizations are making an honest endeavor to put the trade in a better position than before, by putting a stop to the scamping system of work which has disgraced the city of Worcester for some time. Our national organization is affiliated with the National Building Trades Council of America, and we are also represented in the Worcester Building Trades Council. The meetings are held Thursday evenings at 8 P. M., at Union Hall, 64 Southbridge street.

#### **Amalgamated Association of Street Railway Employees of America.**

Worcester Division No. 22 of the Amalgamated Association of Street Railway Employees of America was organized March 8th, 1893, with a charter membership of twenty-five. The following members were elected officers in this division: President, Jno. J. Murphy; Vice-president, D. J. Sullivan; Recording Secretary, H. I. Tourville; Financial Secretary, Geo. Mansfield; Treasurer, Thos. B. Glennon.

The above named officers, under the able presidency of Jno. J. Murphy, set about to advance the cause of organized labor, and more particularly to further the advancement of Division No. 22, and their efforts for each succeeding day added fresh support to their cause and increased membership to their body. Brother Murphy

was re-elected to succeed himself for a second term as presiding officer. Encouraged with a triple membership the new board of officers took up with earnestness and zeal the progressive work handed down by their brother officers, and continued with voice and example to each better his own condition and help their brother employes.

During the six years of its existence Division 22 has made rapid strides up the ladder of fame, and to-day stands pre-eminent among the leading labor organizations of the commonwealth. Not only has her membership increased in great numbers, but the objects of its organization have been realized many times in the settlement of disputes between employers and employes. It is also affiliated with the Central Labor Union and American Federation of Labor. In a social manner it ranks in high position. Each autumn the public, also the members, look forward with pleasure to the annual ball given by Division 22, Mechanics Hall, with a seating capacity of two thousand, being inadequate to supply the wants desired. Nevertheless, the merry dancers, satisfied with a little space, trip the light fantastic until morn', breaking up with a hearty cheer for the street railway boys of Worcester.

The following are the leading officers for the present term: President, E. T. Hastings; Vice-president, Edward J. Burke; Treasurer, John S. O'Brien; Financial Secretary, W. F. Kewley; Recording Secretary, Jas. E. Sweeney. As presiding officer and counsellor, President Hastings is filling the high position for the third consecutive term, which bears out the issue that success and harmony prevails and that with a present membership of nearly two hundred striving in unison one with another naught but continued success is their future.

#### **Core Makers' International Union of America, Local 15.**

##### **PREAMBLE.**

Human events have clearly shown that it is at all times necessary for communities to act collectively for the purpose of removing such obstructions as impeded their progress, prosperity and success in life. The past has taught us, the present claims, and the future demands that we, the Core Makers, should act upon the universally conceded doctrine that self-preservation is the first law of nature;

and acting upon and accepting the same, we do solemnly unite ourselves in unity to prevent by all lawful means encroachments upon us individually and our interests collectively.

With every confidence in the justice of our cause, we mutually pledge ourselves to support our Constitution, believing that it forms the basis that will finally secure to us the consummation of the end desired.

#### **National Brotherhood Electrical Workers of America.**

##### **PREAMBLE.**

In this great age of invention men are so likely to be dazed by the material splendor which surrounds them that they forget the wage worker whose labor has produced it, and as a consequence the men who have placed our country foremost in material and intellectual progress are poorer to-day than ever before. And in this respect none have suffered more than the electrical workers—the men who have carried the telegraph lines from ocean to ocean, who wove the web of telephone wires in every city and town, who erected the lights that transform night into day, who constructed the machines and instruments by which this has been accomplished, who risk their lives daily that the community may have light, news, easy communication and protection, have been reduced year by year from their rightful position among mechanics, until to-day, both in wages and social standing, they are lower than any other trade requiring no greater amount of skill or manual effort, and for want of a strict apprentice system the trade literally swarms with unskilled men; while everywhere in the blind, senseless competition for work, cheapness has almost become the prevalent rule, to the detriment alike of the employers and journeymen, to the injury and danger of the public, and to the ruin and degradation of our trade.

Therefore we, the Electrical Workers of America, in convention assembled, having seen the necessity of a thorough organization of our trade, and believing that a common cause and universal sympathy should exist among all electrical workers, have formed this National Brotherhood, having for its object the elevation of our social and moral standing, not only among other branches of industry, but in the community at large, and the advancement of the material interests of our craft, believing as we do that it will serve our employers while it also elevates our own condition.

We earnestly invite all men belonging to our trade to come forward, join our ranks and help increase our numbers until such time as there shall be no man working at our trade outside of our Brotherhood, and as eternal vigilance is the price of liberty, so is a close attention to the duties of our Brotherhood, the protection of our natural interests, a duty all the more compulsory on us as our standing among our fellow mechanics demands that we shall not be backward in bringing our trade to an equal standing with that of any other in the land. And we know of no other means to accomplish this than by organization. Therefore, it is the imperative duty of each electrical worker to do all in his power to organize the men of his craft, and thus place ourselves in the material, social and moral position to which the dignity of our trade entitles us.

#### **Steam and Hot Water Fitters and Helpers No. 25.**

##### **PREAMBLE.**

The objects and aims of the National Association are the propagation of branches in all cities and towns of America for mutual improvement and affiliation, for the protection, co-operation and education of all members in particular, and the trade in general. We believe the only manner in which this can be accomplished is by agitating the subject of organization among the Steam Fitters and Helpers throughout the country, and endeavoring by that means to elevate the trade to its proper standing, thereby gaining the respect of all.

In the case of Helpers we earnestly recommend that they should have distinct organizations of their own in all cities and towns, under the same conditions as Steam Fitters have. And we believe that their affiliation with this body would be of great advantage in many ways, and much good would arise from their mutual aid and support.

#### **Molders' Union No. 5.**

Iron Molders' Union No. 5 was organized in 1862, and as its number signifies was one of the first locals to become organized in this country. It was reorganized in 1890, and at the present time is one of the most vigorous locals in New England. The object of our Union is to promote our craft interests; instruct apprentices that our membership should always be composed of skilled workmen;

care for our members in sickness and death, and advance our condition socially and intellectually. The organization has earned the respect of all fair minded foundrymen, and if the successes of the past are an indication of the future it will prove its ability not only to protect craft interests, but to place its members on a higher social plane. Its officers are: President, J. S. Gale; Vice-President, J. P. F. Frey; Recording Secretary, James Carey; Financial Secretary, Donald Smith; Corresponding Secretary, D. C. Sullivan; Treasurer, Louis Lovely; Inductor, Jeremiah Connolly; Sergeant-at-Arms, James Bancroft.

#### **Steam and Hot Water Fitters and Helpers No. 25.**

In 1891 the members of the craft recognizing the fact that their trade needed something done to better their condition, the steam fitters got together and formed a Union, in October, and affiliated with the United Association of U. S. & C., and the State Branch Federation of Labor of Massachusetts, under these officers: President, John B. Lamothe; Vice-President, W. H. Ronayn; Financial Secretary, John F. Cooney; Recording Secretary, W. White; Treasurer, M. H. Logan. The number of our charter was known as 42.

In November, 1893, the Steam Fitters withdrew from the U. S. of U. S. & C. and joined the N. A. of Steam and Hot Water Fitters and Helpers of America, under the following officers: President, J. M. Cummings; Vice-President, J. G. Lamothe; Recording Secretary, A. Fish; Financial Secretary, Jos. Curran; Treasurer, M. H. Logan; Insp., M. D. Holmes; Guard, J. J. Scanlan.

In June, 1894, the Union disbanded, and reorganized in October, 1895, under the following officers: President, J. M. Cummings; Vice-President, John Callahan; Recording Secretary, John Kelly; Financial Secretary, J. B. Lamothe; Treasurer, M. H. Logan; Corresponding Secretary, W. S. Chase; Insp., Thos. Meehan; Guard, J. J. Scanlon. Including officers there were twenty charter members. Number of charter 25.

In April, 1896, we were granted a nine-hour day, without a struggle. The Union is affiliated with the C. L. U. and the Building Trades Council of this city, and is now considering the advisability of affiliating with the National Building Trades Council.

The Union has taken a great interest in public building heating, especially in schools, and it is still working on every-day facts to present to the public in the near future.



"John B. Lamothe, member of the Steam Fitters' Union of Worcester, who represented the Union at the convention of building inspectors in Boston, made his report at a meeting of the organization September 15, 1899, at labor headquarters.

"Mr. Lamothe attended the convention to learn the opinions of inspectors throughout the country on the methods of heating public buildings. The Worcester Union is at the head of a movement to have all schoolhouses in Worcester equipped with steam heating, claiming for the system that it assures the best ventilation and conditions.

"Mr. Lamothe reported that it was the unanimous opinion of the inspectors that the best system of heating in public buildings is steam or hot water. He said he was unable to find any one who favored the furnace system of heating buildings. This is the system used in most of the school buildings in Worcester."

In August, 1898, there was held in Boston a convention of Public Building Inspectors of the United States and Canada. The Union thought of sending a delegate to get the different opinions of the delegates on heating schools and other public buildings.

The Union holds its meetings every first and third Fridays in each month, in labor headquarters, 68 Southbridge street. The first meeting was held in September, 1898.

At a meeting of Worcester Steam Fitters' Union, September 15, 1899, the subject of school house heating and ventilation was discussed. Such facts and evidence were submitted by the members to warrant them in drafting a resolution addressed to city officials in charge of this branch of work, which they hope will lead to a thorough investigation as to why so many school house contracts have been awarded, with little or no competition, for warming and ventilating by the hot-air or furnace system.

The association believes that Worcester desires to be as progressive and up-to-date as any New England city in improvement.

It has been demonstrated, not only in Boston, but in Worcester, that the proper and most successful method of heating schools, even of the smallest size, is by steam, either by gravity or by means of the fan system. Either system gives a more positive result, both as to the quality of the air introduced and as to the volume obtained under similar atmospheric conditions.

The usual practice heretofore in Worcester in using furnaces, has

been either in small houses of four rooms or less, or where the school was located in some remote part of the city where proper attention could not be obtained for the more modern apparatus.

Many of the older school buildings were originally heated and ventilated by furnaces, and it has been the custom of the city officials, up to and within the last year, to replace these hot-air furnaces by modern steam systems, such as are in use in the more modern buildings.

The association consequently agrees, in the face of convincing facts, that there certainly must be some other reason than the relative merits of the old furnace and new steam system of heating and ventilating our public buildings, to induce our officials to be obliged to go to Boston for the work in question, even when it is well known that such systems will not be tolerated there, and therefore have decided to submit these resolutions to the city:

Resolved, That this association respectfully submits to the officials of the city of Worcester, having in charge the selection and adoption of the heating and ventilating apparatus for our public schools, a request that they thoroughly investigate the relative merits of the several systems of heating appliances, with a view of selecting the best and most modern for adoption in the city schools; that the city patronize home industry in awarding contracts for this work in so far as it is able, without detriment to itself; and be it further

Resolved, That they investigate why it is that other cities in New England have discarded the hot air furnace and adopted steam.

Resolved, That a copy of these resolutions be sent to the Mayor, with a request that he bring the matter before the city government.

In 1896 the Union sent a delegate to the National Convention held in Boston, from which he returned Vice-President. The delegate was W. B. Janes. The Union has no funds, owing to its prodigality in assisting the distressed. The Union is composed of the best workmen. It has an examining board composed of five of its members. Candidates must answer satisfactorily before admitted to the Union. The Union has a working card and a traveling card, and by-laws and rules and regulations governing the same.

The officers for the first six months in 1899 were: President, John B. Lamothe; Vice-President, E. M. G. Davis (was elected President for the second term of the year, or the last six months); Recording Secretary, W. S. Chase; Financial Secretary, Jas. G. Lamothe; Treasurer, M. D. Holmes; Insp., M. H. Logan; Guard, John Drohan.





JEFFERSON D. PIERCE,  
President of the Central Labor Union.



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President of the Central Labor Union.



EDMUND T. HASTINGS,  
Vice-President of the Central Labor Union.



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Vice-President of the Central Labor Union.



DONALD SMITH,  
General Secretary of the Central Labor Union.





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J. W. MARA,  
Secretary-Treasurer of the Central Labor Union.



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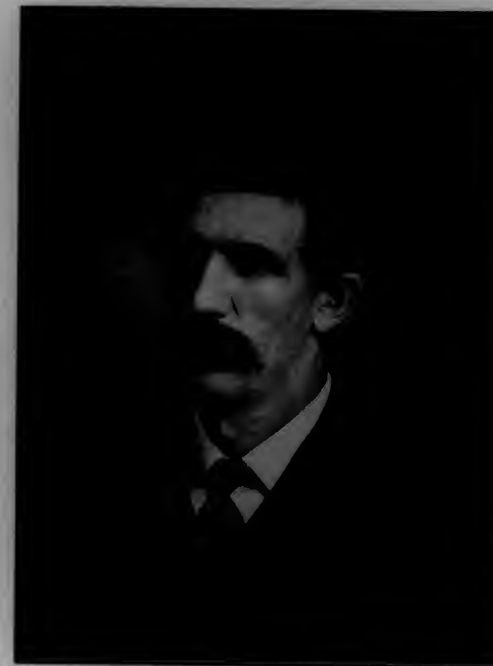
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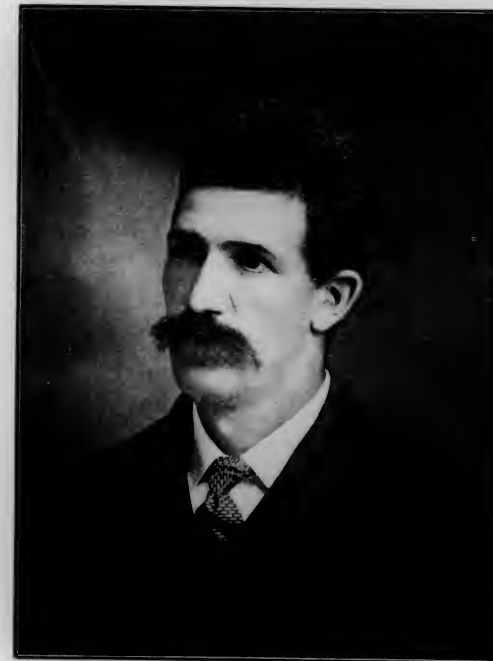
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JOHN J. McNULTY,  
Treasurer.

CIGARMAKERS' UNION No. 92.



JEFFERSON D. PIERCE,  
President.



FREDERICK A. DEITMAR,  
Treasurer.

CIGARMAKERS' UNION No. 92.



JEFFERSON D. PIERCE,  
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FREDERICK A. DEITMAR,  
Treasurer.

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J. W. MARA,  
Corresponding Representative.



ALBERT EARNEST NEEDHAM,  
Recording Secretary.



JOHN CROAKE,  
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**IRON MOLDERS' UNION No. 5.**



**DONALD SMITH,**  
Financial Secretary.

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**DONALD SMITH,**  
Financial Secretary.



PAUL NAULT,  
Vice-President.



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**WILLIAM CROSBIE,**  
Recording Secretary.



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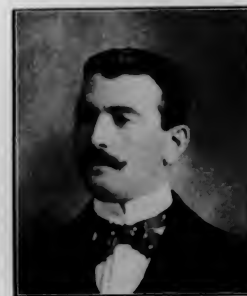
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**CENTRAL LABOR UNION.**

Jefferson D. Pierce, President of the Central Labor Union of Worcester, Mass., was born in Thompson, Conn., May 21st, 1862. His early occupation was that of a cigar maker, and is still following that vocation. He joined Cigar Makers' Union No. 92 in the year 1885, and after passing through all the chairs was elected President



JEFFERSON D. PIERCE,  
President of the Central Labor Union.

of the same, and is now serving in that capacity. He is also a delegate from his local to the Central Labor Union.

Mr. Pierce for two years was Vice-President of the Massachusetts State Federation of Labor, and for four years has been its President.

The presidency of an organization is an office difficult to fill. Each of the many and varied interests demands the most careful attention, and it is only by the exercise of constant vigilance that the executive of an organization can hope to make a creditable record. If this be true of a single society, how much more so is it

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applicable in the case of the Central Labor Union of Worcester, an organization with which many labor organizations are affiliated. It is an office, the holder of which, to be successful, must have a cosmopolitan idea of all shades of character and temperament. It is an office, the character of the holder of which must be above reproach and who must possess firmness and stability which will carry him through the trying emergencies which are liable to arise at any time.

It is but due and fitting to state, apropos of the remarkable advance made in the ranks of the various Worcester unions, that much of what has been accomplished is due to this gentleman's untiring efforts in their behalf. He has served his fellow men with unswerving loyalty, and his long and unrelenting struggle in the interest of the working classes has made for him a name that shines as a beacon light to stimulate those who aspire for honor. Diligent, energetic, untiring and faithful to all the interests of his fellow craftsmen, he leaves nothing undone that should be done and avoids those things that ought not to be done. Broad in his views he sees at a glance and far ahead things that have taken others years to grasp. He is not blinded by the apparent wants and demands of the present, but looks beyond to the far reaching demands of the future, and things that are dimly described on the horizon by some are clearly seen and provided for by him. This is manifest to those who have watched the progress of his career and the many victories he has won for the cause of labor. For a man of his years he is gifted with an unusually keen insight into the discernment of human nature. Confident in his own acquirements and judgment, and well equipped with the knowledge of his official duties, he takes a prompt and firm stand upon all questions affecting the welfare of his varied organizations. It need scarcely be said that he enjoys to the fullest extent the confidence and esteem of all members of organized labor, both at home and abroad, for his uniformly successful career justly merits that implicit confidence and high esteem ever accorded an honest official.

No man in Worcester is better known to the various delegates and leading men in the different labor organizations. His work as President of the Central Labor Union has brought him into contact with all of them, and that his efforts in that office have proven satisfactory is attested by the fact of his repeated election. Mr. Pierce is married and resides at 92 Maywood street.

Edmund T. Hastings, the Vice-President of the Central Labor Union, was born in Shrewsbury, Mass., on July 24th, 1846. He became a member of the Amalgamated Association of Street Railway Employees of America, Division 22, February 2d, 1894, and on December 17th, 1897, was elected its President, and is now serving



EDMUND T. HASTINGS,  
Vice-President of the Central Labor Union.

his third term as such. He was at one time its Secretary, and is now a delegate from his local to the C. L. U.

Mr. Hastings is also a member of the board of directors of the Consolidated Relief Association, and was elected president January 4th, 1899. He has also served for eight years as Secretary of the Worcester Reform Club. He is married and resides at 9 Goulding street.



applicable in the case of the Central Labor Union of Worcester, an organization with which many labor organizations are affiliated. It is an office, the holder of which, to be successful, must have a cosmopolitan idea of all shades of character and temperament. It is an office, the character of the holder of which must be above reproach and who must possess firmness and stability which will carry him through the trying emergencies which are liable to arise at any time.

It is but due and fitting to state, apropos of the remarkable advance made in the ranks of the various Worcester unions, that much of what has been accomplished is due to this gentleman's untiring efforts in their behalf. He has served his fellow men with unswerving loyalty, and his long and unremitting struggle in the interest of the working classes has made for him a name that shines as a beacon light to stimulate those who aspire for honor. Diligent, energetic, untiring and faithful to all the interests of his fellow craftsmen, he leaves nothing undone that should be done and avoids those things that ought not to be done. Broad in his views he sees at a glance and far ahead things that have taken others years to grasp. He is not blinded by the apparent wants and demands of the present, but looks beyond to the far reaching demands of the future, and things that are dimly described on the horizon by some are clearly seen and provided for by him. This is manifest to those who have watched the progress of his career and the many victories he has won for the cause of labor. For a man of his years he is gifted with an unusually keen insight into the discernment of human nature. Confident in his own acquirements and judgment, and well equipped with the knowledge of his official duties, he takes a prompt and firm stand upon all questions affecting the welfare of his varied organizations. It need scarcely be said that he enjoys to the fullest extent the confidence and esteem of all members of organized labor, both at home and abroad, for his uniformly successful career justly merits that implicit confidence and high esteem ever accorded an honest official.

No man in Worcester is better known to the various delegates and leading men in the different labor organizations. His work as President of the Central Labor Union has brought him into contact with all of them, and that his efforts in that office have proven satisfactory is attested by the fact of his repeated election. Mr. Pierce is married and resides at 92 Maywood street.

Edmund T. Hastings, the Vice-President of the Central Labor Union, was born in Shrewsbury, Mass., on July 24th, 1846. He became a member of the Amalgamated Association of Street Railway Employes of America, Division 22, February 2d, 1894, and on December 17th, 1897, was elected its President, and is now serving



EDMUND T. HASTINGS,  
Vice-President of the Central Labor Union.

his third term as such. He was at one time its Secretary, and is now a delegate from his local to the C. L. U.

Mr. Hastings is also a member of the board of directors of the Consolidated Relief Association, and was elected president January 4th, 1899. He has also served for eight years as Secretary of the Worcester Reform Club. He is married and resides at 9 Goulding street.

Donald Smith, who for seven years held the office of General Secretary of the Central Labor Union of Worcester, Mass., was born in Inverness, Scotland, March 18th, 1852. He joined Iron Molders' Union No. 5 by card in 1892; was for two years its President, one year Recording Secretary, and at present serving as Financial Secretary. He is also a delegate to the C. L. U.



DONALD SMITH,  
General Secretary of the Central Labor Union.

No man has given to the cause of the wageworker more time, more energy, or more honesty of purpose than Donald Smith. He is a worker, not a talker; looks for practical results and shapes the means to insure them, and is a man of calm, cool judgment. These qualities have earned for him the esteem of his fellow men and friends.

Mr. Smith is a member of the A. O. U. W., and the Holyoke Caledonian Club. He is married and resides and 248 Southbridge street.

J. W. Mara, the Treasurer of the Central Labor Union was born in Ireland, Aug. 27th, 1858. He joined Coremakers' International Union of America No. 15, on Jan. 26th, 1891, and after holding the offices of Treasurer and Recording Secretary was elected its Corresponding Representative, and also represents his local as a delegate



J. W. MARA,  
Secretary-Treasurer of the Central Labor Union.

in the Central Labor Union. His repeated election to the several offices he has held verifies the fact that his efforts in behalf of organized labor and members of the same have been appreciated and approved.

Mr. Mara is married and resides at 423 Shrewsbury street.

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**BUILDING TRADES COUNCIL.**

Thomas Francis Harney, the President of the Building Trades Council of Worcester, was born in Worcester, Mass., on May 4th, 1871. He joined his local, Plumbers Union No. 4, on June 28th, 1894, and in 1895 was vice-president of the same. He represents



**THOMAS FRANCIS HARNEY,**  
 President of the Building Trades Council.


No. 4 as a delegate in the Building Trades Council, and is at present filling the office of President.

Mr. Harney is an earnest and zealous worker in the cause of labor and omits no opportunity of assisting in the common cause by his untiring efforts. Young and full of life and energy, he is able to cope with the serious and great questions of the day, and under his

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He is the Chairman of the History Committee, under whose jurisdiction this work is published, while the successful issue of this History was largely due to the keen interest and unremitting struggle Mr. Harney manifested, and much of the data contained herein (for which the public is indebted) was obtained through his personal efforts.

Few acquainted with the vast and varied statistics, dates and subjects contained in this volume can realize the importance, and, in fact, the demands necessarily required of Mr. Harney. It is to be hoped that his persistent and constant efforts through the many days, weeks and months during which time the compilation of this work has been in progress will be conscientiously and deservedly appreciated. We take this occasion to publicly thank him for all he has done to place in the hands of the public such information concerning Labor Organizations as will tend to bring both in closer and more harmonious relations. Personally, we thank him for his unswerving services to the Council and the organizations represented, feeling that all appreciate his valuable aid while officiating in the duties entrusted to the committee.

He is a member of the A. O. H., Division 38, and at present is officiating as its president. Mr. Harney is married and resides at 89 Salem street.

Mr. Harney attended the tenth annual convention of the United Association of Plumbers, Steam and Gas Fitters and Steam Fitters Helpers of the United States and Canada, held in Peoria, Ill., September 25th, 1899. He was the unanimous choice of the Eastern delegation for organizer of the U. A., but after a careful consideration of the question declined to stand, expressing his desire to remain in Worcester.

John B. Lamothe, the Vice-President of the Building Trades Council, was born in Quebec, Canada, on December 19th, 1852. He came to Worcester in December, 1883, and was first organizer and a charter member of Steam Fitters' Union No. 25. He has held sev-



JOHN B. LAMOTHE,  
Vice-President of the Building Trades Council.

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Mr. Lamothe has followed the steam fitting vocation for twenty-two years, and has held positions with leading firms of the city. He resides at 61 Central avenue and is married.

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Mr. Knight is a member of the History Committee, under whose jurisdiction this work was published. He is a member of the Red Men, is married and resides at 5 Norman avenue.

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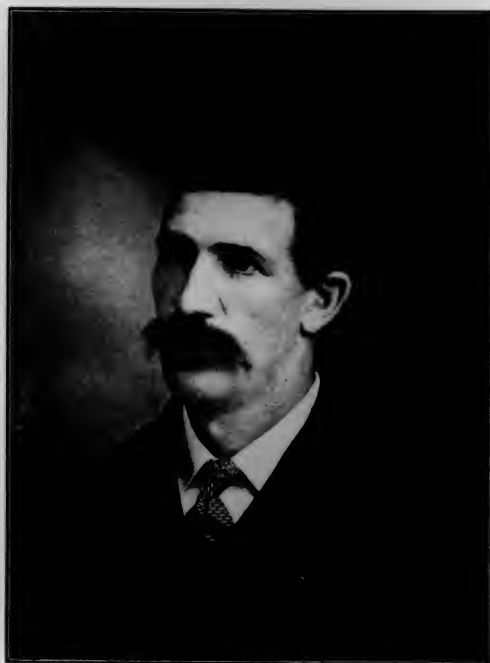
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## UNIONS OF WORCESTER.

Geo. W. Temple, the President of the Bricklayers, Masons and Plasterers' Union, was born in Moscow, Maine, on April 13th, 1837. He joined his local in March, 1898, and served as its Vice-president. Mr. Temple is a staunch and firm believer in union principles, and has done much to further the interests of the members of his Union, and represents them as a delegate in the Building Trades Council. He is single and resides at 57 Oxford street.

Thomas Moran was born in Ireland in the year 1850. He joined the Bricklayers, Masons and Plasterers' Union in 1898, and is at present the Treasurer of the organization. Mr. Moran also has the distinction of representing his local in the Building Trades Council, as he is a delegate to that body from No. 29. He is a Forrester, is single and resides at 128 Southbridge street.



A. D. SIMONS.



PATRICK DEMPSEY.

A. D. Simons, the President of Carpenters and Joiners of America, Local No. 23, was born in Poland, Maine, on March 11th, 1859. He joined the Union on May 3d, 1889, and has held his present office for eight terms, having served as Vice-president two terms.

Mr. Simonds is a member of the Royal Society of Goodfellows, is single and lives at 59 Orange street.

Patrick Dempsey is the Vice-President of Carpenters and Joiners of America No. 23. He was born in Cork, Ireland, on February 25th, 1871. It was in July, 1896, that Mr. Dempsey joined his local, and as a delegate from the same he represents it in the Building Trades Council. He is a member of the Ancient Order of Hibernians, is single and resides at 16 Union avenue.



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Albert H. Knight, the Recording Secretary of the Carpenters and Joiners of America No. 23. See sketch on page 179.

William A. Rossley was born in Halifax, N. S., on Dec. 12th, 1863. He joined Carpenters' and Joiners' of America No. 23, on July 6th, 1896, held the office of President for one term and is now the Financial Secretary of the Union, and is also a delegate to the Building Trades Council and for two terms was the President of the Council, also Business Agent for the Carpenters. He is a Forester, is married and lives at 5 City View street.



ALBERT H. KNIGHT.



JOHN J. McNULTY.

John J. McNulty was born on June 22d, 1862, in Ireland. He became a member of Carpenters and Joiners of America Local No. 23 in 1886, and at one time held the office of Recording Secretary, but at the present time is the Treasurer of the Union. He is a member of the Forresters of America, resides at 3 Winthrop street and is married.

Jefferson D. Pierce, the President of Cigarmakers' Union No. 92. See sketch on page 171.

Frederick A. Deitmer was born in Norwich, Conn., on Aug. 6th, 1871. On Oct. 16th, 1890, he joined his local Cigarmakers Union No. 92, and at present is the Treasurer of the same. Mr. Deitmer is a member of several societies, among them being the Froshinn Society and the Knights of Pythias. He resides at 3 Arlington street and is single.

Francis Patrick A. Gilchrist was born in Worcester, Mass., on March 10th, 1873. He is a charter member of Coremakers' Union No. 15, which he joined Oct. 22d, 1891. He has held the office of Corresponding Secretary, Recording Secretary, Vice-President, and

for four terms has been President of the Union. Is also a delegate to the Central Labor Union and for a year and a half held the office of President in that body.



JEFFERSON D. PIERCE,



FREDERICK A. DEITMER.

Mr. Gilchrist is prominent in sporting and athletic circles, and is a member of the Wachusett Boat Club, St. Anne's Athletic Association and the Casino Bowling Association. The following briefly note some of his achievements: In six eight-oared races, won six;



FRANCIS PATRICK A. GILCHRIST.



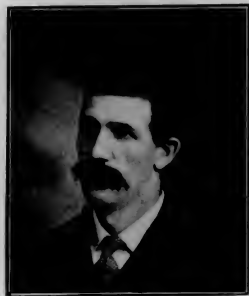
J. W. MARA.

won junior championship of N. E.; intermediate championship and world's record for a mile; also a long record of prizes won for running, jumping, roller polo, swimming and shooting. Mr. Gilchrist is married and resides at 11 South Harding street.

J. W. Mara, corresponding representative of Core Makers' Union. See sketch on page 175.

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J. W. Mara, corresponding representative of Core Makers' Union. See sketch on page 175.

Albert Earnest Needham, the Recording Secretary of Core Makers' Union No. 15, was born on June 26th, 1876, in Worcester, Mass. He became a member of Local 15 in January, 1896, and has held the office of Corresponding Secretary. At present he is a delegate to the Central Labor Union. Mr. Needham is single and resides at 5 Morton Court.



ALBERT EARNEST NEEDHAM.



JOHN CROAKE.

John F. Harrington, born in Worcester, Mass., is the Financial Secretary of Coremakers' Union No. 15. He became a member of the Union in 1893, and is now serving his fourth term in the above office. Mr. Harrington is a member of St. Anne's Temperance Society, and in point of membership is one of the oldest members on the roll. He resides at 115 East Central street.

John Croake, the Treasurer of Coremakers' Union No. 15, is a native of Worcester, Mass., and was born on October 4th, 1859. He joined his local as a charter member January 26th, 1891, and has served on the Board of Trustees. He is also delegate from No. 15 to the Central Labor Union. Mr. Croake is a member of Court Damascus No. 29, is single and resides at 45 Canterbury street.



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Donald Smith, Financial Secretary of Iron Molders' Union. See sketch on page 174.



DONALD SMITH.



PAUL NAULT.

Paul Nault, jr., the Vice-President of Lasters' Union No. 162, was born in Webster, Mass., on September 22d, 1855. He joined his local in 1885, and has held the office of president, and at present is a delegate to the Central Labor Union, also holding the office of Sergeant-at-Arms in that body. He is also a member of the History Committee, under whose jurisdiction this work was published. Mr. Nault is married and resides at 8 Albert avenue.



WILLIAM CROSBIE.



THOMAS FRANCIS HARNEY.

William Crosbie, Recording Secretary of Brotherhood of Painters and Decorators of America, Local 48, was born in Liverpool, England, on July 23d, 1852. Upon his arrival in this country in June, 1893, he joined his local. He is a delegate to the Building Trades Council, organizer for National Building Trades Council, and First General Vice-President of the National Brotherhood. Mr. Crosbie



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WILLIAM CROSBIE.



THOMAS FRANCIS HARNEY.

William Crosbie, Recording Secretary of Brotherhood of Painters and Decorators of America, Local 48, was born in Liverpool, England, on July 23d, 1852. Upon his arrival in this country in June, 1893, he joined his local. He is a delegate to the Building Trades Council, organizer for National Building Trades Council, and First General Vice-President of the National Brotherhood. Mr. Crosbie



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## OUR OFFICERS—BIOGRAPHICAL.

189

is a member of Court Fred T. Greenhalge, F. of A., Division 34, and A. O. H. Is married and resides at 2 Illinois street.

Thomas Francis Harney, President of Plumbers' Union No. 4. See sketch on page 177.

John Joseph Rooney was born in Ireland in 1871, and when about eight years old came to this country and attended the public schools. In September, 1892, he became a member of Plumbers' Union Local No. 4. He held the office of Financial Secretary, and at present is the Vice-President of the Union and a delegate to the Building Trades Council, and served as delegate to the Convention of Plumbers held in Albany, also Brooklyn in 1896, and in Buffalo in 1897.

Mr. Rooney is a member of the History Committee, under whose jurisdiction this work was published. He is a member of St. Paul's Total Abstinence Society, resides at 40 Chandler street and is single.



JOHN JOSEPH ROONEY.



CHARLES CLARK.

Charles Clark, the Recording Secretary of Plumbers' Union No. 4, was born in London, England, on July 6th, 1873. He joined his local on May 27th, 1897, and was elected to his present office the following year. His early occupation was that of a wood worker, but he later learned the plumbers' trade. He is single and resides at 151 Austin street.

Michael J. McNulty was born in Bristol, Conn., on March 8th, 1869. He joined Plumbers' Union No. 4 in 1888, and has held the office of Recording Secretary, and is now member of the Board of Directors; also a delegate to the Building Trades Council. He assisted in organizing the plumbers in Ashville, N. C., and in Savannah and Atlanta, Ga. Mr. McNulty is a member of the Hibernians, Division No. 38. He resides at 71 Madison street and is married.

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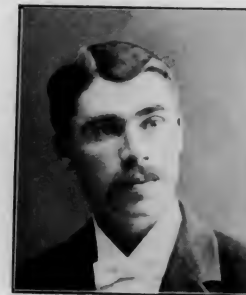
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### OUR OFFICERS—BIOGRAPHICAL.

191

Michael J. McPartland is a native of Worcester, Mass., and was born August 1st, 1870. He holds the office of Financial Secretary of Plumbers' Union No. 4, which Union he joined on November 24th, 1896. Previous to his election to his present office he was inside sentinel of his local. Mr. McPartland from his early occupation to the present time has followed the plumbing trade, is single and resides at 6 George street.



MICHAEL J. McNULTY.



EBEN M. J. DAVIS.

Eben M. G. Davis, born February 9th, 1866, in Westboro, Mass., is the President of Steam and Hot Water Fitters' Union No. 25. His early occupation was that of a farmer, but later learned the steam and hot water fitters' trade. He is a member of the Odd Fellows, is married and lives at 49 Irving street.



J. B. LAMOTHE.



W. S. CHASE.

John B. Lamothe, President of Steam and Hot Water Fitters. See sketch on page 178.

Walter S. Chase, the Secretary of Steam Fitters' Union No. 25, was born in Eastford, Conn., on June 5th, 1870. He joined his

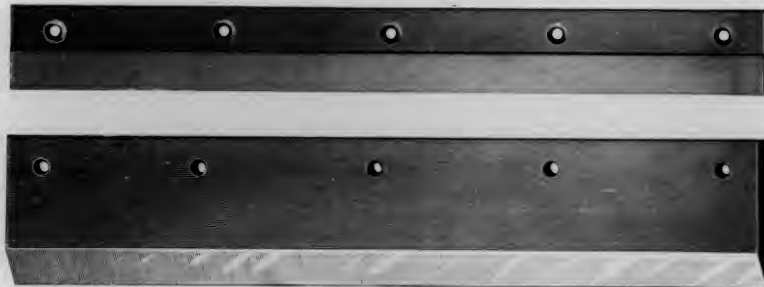
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local on October 16th, 1895, and has always been an efficient and earnest officer and worker. Mr. Chase is married and resides at 10 Westfield street.



JOSEPH G. LAMOTHE.



MARTIN D. HOLMES.

Joseph G. Lamothe was born in the city of Kingston, Ont., Can., on September 11th, 1867. He became a member of Steam Fitters' Union No. 25, in December, 1891, and has held the office of Financial Secretary and also Vice-President. He represents his union as a delegate in the Central Labor Union. Mr. Lamothe resides at 9 Cutler street and is married.

Martin D. Holmes, the Treasurer of Steam Fitters' Union No. 25, was born in Cambridge, Vt., on May 27th, 1851. He joined the



MICHAEL F. GARRETT.



EDMUND T. HASTINGS.

Union in February, 1896, and as its trusty official has made many friends. Mr. Holmes is a member of the Knights of Pythias, is married and resides at 25 Central avenue, Greendale, Mass.

Michael F. Garrett was born in Ireland on June 17th, 1876. He is the President of Steam Fitters' Helpers No. 35, and held the

office of vice-president of Local 25. He is a charter member of his union, having joined it in 1895, and was a delegate to the Central body for three terms. He was first chairman of the Hall Trustees, when first formed in 1898, and is a delegate there now. He is also a member of the History Committee, under whose jurisdiction this work was published. Mr. Garrett is a member of the A. O. H., Division 38, and also the Thomas Francis Meagher Society. He is single and resides at 17 Orchard street.



EDWARD G. BURKE.



JAS. EDWARD SWEENEY.

Edmund T. Hastings, the President of the Amalgamated Association of Street Railway Employes of America. See sketch page 173.

Edward G. Burke, the Vice-President of the Amalgamated Asso-



JAMES J. NOONAN.



JAMES J. PRICE.

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James Edward Sweeney was born in Montreal, Quebec, Can., on March 2d, 1875. He is a graduate of Holy Cross College, Farnham, Quebec. He joined the Amalgamated Association of Street Railway Employes of America on February 7th, 1896, and is the Corresponding Secretary of the Union. Mr. Sweeney is single and resides at 22 Lincoln Square.



JOHN S. O'BRIEN.

John S. O'Brien was born in Sutton, Quebec, Can., on September 15th, 1857. He joined the Amalgamated Association of Street Railway Employes of America in 1891, and in 1894 was President of the Union. He is now officiating as Treasurer, and is also a delegate to the Central Labor Union. Mr. O'Brien is single and resides at 13 Oak avenue.

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## **THE OBJECT OF UNIONS.**

We unite because we must. It is not a matter of sentiment or charity, it is one of business. True, the blood tingles on beholding the brutalities of our industrial chaos; but while this is an incentive, it is not the foundation of our unionism. We are trade unionists because there is no other agency that will secure for us good wages, a short workday, partial independence in the present, and sometime, we hope, complete.

No other agency! A bold statement. Can we prove it?

Problem: To secure the product of our labor.

Not a school of economic thought, and there are many, but acknowledges the necessity of union to attain as well as union to hold when attained. One individual cannot lift ten hundred weight; ten individuals can do so with ease. History avouches it. All evidence and experience make the claim of unity axiomatic.

In this instance, then, a union of what? Of all classes? Landlords, bankers, lawyers, manufacturers, merchants, wageworkers, such as make up a political party? No; the first two exploit us—we cannot unite with them. The third is a tool of patronage, on sale; he will “tear a passion to rags” for pelf—him, too, we must exclude. The fourth and fifth, fellow-sufferers of ours, with them we would combine against the first; but they will not. They think they can get more by keeping us, their patrons, down. Are we left, then, to unite with our fellow-wageworkers?

But wait! We overlook the professions—ministers, physicians, scholars, editors. Capable men! Intelligent, conversant, select! But with creditable exceptions, lukewarm followers; not leaders. Men of bottled opinions.

So,—wageworkers! And they? Robbed, deceived, damned! Scoffed at, shot at, jailed! Unanimous, of course? Men of similar

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## THE OBJECT OF UNIONS.

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ideas, purposes and means? Hardly. Rather, men of vastly different ideas, purposes and means, to be similarized in action. Men—progressive, tardy, commanding, resisting, liberal, dogmatic, heretical, orthodox, selfish, radical, conservative. Opinions, all shades. A union of "all sorts and conditions of men."

Manifestly, it is impossible to unite these on any composite program. As well talk of an equilibrium of faculties, as Andrews puts it, despite the law of individuality. Impossible in any event but for—self interest—the powerful lever of mutual want, the product of their labor. There is no diversity of opinion on this. To secure it they will combine on certain methods within certain limits. Such methods must necessarily be simple, and the limits narrow, but not incapable of expansion. They will not be as narrow as the narrowest, or as broad as the broadest. They will be average, with an upward tendency, due to the education which must follow exchange of ideas and contact. The standard will be continually advanced by the dishonest yielding to the honest, in deference to that natural law, the sense of right: the enlightened will elevate the ignorant; the bark of the radical, answered by the growl of the conservative, will modify both; the arbitrary, the resisting, heretic and orthodox, will temporarize, agree to disagree on cherished views and work on common ground. Any attempt to overstep this limit by force will result in lukewarmness, will break the bond of Union. Conscience will go on strike.

The maximum of organization, of "universal variety in unity," can only be secured by the minimum of coercion; and no matter what the organization may be, it can accomplish but little without numerical strength. The mass will rule despite tangents. Such is the liberty of society. That is not progress which breaks from the ranks because of its tardiness. It may be magnificent, courageous, but it is not war. Sooner or later the retreat must be made. The folly of such is apexed when they attack the masses of their fellow-sufferers, as do some anarchists, state socialists and others. The most they can do is to disrupt, defeat union, and then later, when





1889  
1899

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**NOW** carloads and sometimes more.

Then five rolls of carpets at a time;

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**NOW** specialists in every department.

Then they depended on local trade;

**NOW** from near and far. They have shipped goods to every New England State.

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wiser and exploded, get off the union track, or back into the fold and teach, if their foolhardiness has not discounted their usefulness. This ability to break should only be exercised when coercion is attempted.

So, then, we must have union, which must be numerically strong, which must be of average desire, and which will be educational, flexible and hence progressive. Such is the highest form of organization that man can achieve, built upon common ground, along which its pathway must be traced; and such is the—Trade Union.

We will secure the product of our labor by the progressive trade union.

Trade unions are progressive? Yes; both progressive and slow. Slow because they have the mass to educate, and progressive because of their education. During the past decade the trade union has found "common ground" upon many new ideas. Whether they are all correct or not we will not now discuss. Suffice to say, they evidence flexibility, expansion and the progressive tendency. Such are: nationalization of what are thought to be inevitable monopolies, mines, railroads, telephones, telegraph; municipalization of street cars, light, water; abolition of land monopoly; abolition of money monopoly; direct legislation; Australian ballot and others. All of these has the trade union endorsed and advocated, showing conclusively its limits are not fixed, and that it is ready—must adopt that which is accessible to its members. Its present aims and methods are well known; it will adopt others just as the education it so widely disseminates levels down the hills and fills up the gaps in the minds of its members. Its possibilities are bounded only by lack of knowledge and the non-unionist. No criticism of the trade union can be made that does not apply to the whole working class. When the time arrives that results can be achieved by new methods they will not be new to the trade union.

And that is why we unite.



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## PHILOSOPHY OF THE LABOR MOVEMENT.

BY GEORGE E. MCNEILL.

The phenomena of the labor movement startles the rich, the comfortable, the indifferent, and many of the professional classes, because of the prevailing ignorance of its cause, its direction and its results.

The thunder of the denunciation of wage-slavery startles the possessor of wealth, opportunity, and position into fear for the structure of society. The lightening of the awakened hate of the unpossessed, and the tremor of the earthquake of despair, are to the lords of industry, commerce and finance, as unexplainable as natural phenomena is to the savages of the plains and jungles.

The labor movement is born of hunger; hunger for food, for shelter, warmth, clothing and pleasure. This hunger provokes activities for the possession of the desired objects. The congregation of men develops other appetites and desires, increasing in number and quality; each satisfaction awakening an aspiration for the possession of the opportunities and enjoyments of a higher manhood. The appetite for coarse food, rude shelter and meagre clothing, and debasing pleasures, is succeeded by the aspiration for more and better. The aspiration for the better creating the desire; the desire forcing the demand, and the demand compelling the supply.

Men are born possessed with the unalienable right, not only of life and liberty, but to the pursuit of happiness, and the labor movement is the outward expression of the instinctive appreciation of these rights. In savage life, the organization of the tribe; and in so-called civilized life the organization of the nation, and the higher inner organizations, religious, fraternal and economic, are the growths from the root of human hunger for the attainment of the higher happiness.

In the movement of humanity toward happiness each individual seeks his ideal often with stoical disregard of the happiness of others.

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**PLUMBING AND GAS FITTING.**

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The savage man delights in the infliction of torture upon his victims. The civilized man delights not in the torture of his weaker brother, but is satisfied to partake of the results of the torture of those who are made contributors to his pleasure.

First families in the Eastern States were participants in the profits of the slave trade, and first families of the Southern States were participants with the slave pirates of the East. The war dance of the savages about the burning body of their prisoner is the same in spirit as the insane conduct one witnesses at the stock exchange in times of great excitement.

The savage man enslaves the woman, and the wife who should be the inspiration of the home becomes the drudge. The civilized man enslaves the wife or daughter of a less fortunate brother. Tribe wars against tribe, nation against nation, race against race, and the individual man against his brother.

Possession is said to be nine points of law; in nine cases out of ten it is an evidence of a theft committed, and the giving back of a beggarly part in the sacred name of charity, is a confession of a guilty responsibility.

The labor movement commenced with those who by the crudest form of association, agreed to mitigate each others woes and to resist the common oppressors. It has from most remote antiquity developed along the line of the increasing aspirations, wants and demands of the most moral and intelligent of its classes.

From its dawn it has been semi-religious, semi-political and industrial. Its religious life has been and is a protest against the mammonized interpretation of religious truth, yet through all times holding to those principles and superstitions that were protective to the interests of the many.

The idealist who promised future rewards and blessings, and the practical reformer who promised immediate relief or remedy, found many followers, and of Him, who united the idealist and the practical reformer, it is said: "The common people heard him gladly."

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As the ranks of the labor movement are composed of the controlled classes, they necessarily are opposed to their controllers. This fact explains the reason for the political side of the movement, whether under monarchical or republican forms of government.

The political phase is more distinctively emphasized where the opportunity for the expression of idealisms on political economic lines is suppressed, and because men are more easily united against political tyranny than they are against the more dangerous power of economic oppression. Political systems are national—the wage system is universal. The industrial phase is the ground work, the prime factor. In every division of the grand army of labor, its motto and war cry, everywhere and at all times the same, "More! More! More!"

In religion more heaven, in politics more power, in industry more wealth; but it is always bread first, not that by bread alone men can receive the fulness of life, but that by bread first the other good things are more easily obtainable.

"Give us this day our daily bread," is the universal prayer. The labor movement insists not only upon daily bread for the future, but bread for this day, now.

The laborers say, we want the kingdom of Heaven (of equity and righteousness) to come on earth, but we want an installment of that heaven now. In these days they are not crying for the "manna from Heaven," but they do protest against the withholding of corn from the poor and the robbery of those who toil.

A strike for more wages, more leisure, and for greater happiness, is not a phenomenon to be investigated in the study, or by congressional committees, as a comet is investigated by astronomers.

The strike is a part of the wage system just as much as the brake is a part of the necessary equipment of a railroad train. There are three kinds of strikes—the "why," the "how," and the "when." The first asks why do you seek to reduce wages; the second, how is it you are making so much money, and we are not; and the third,

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when shall we have an advance in wages and a reduction in the hours of labor, and a fuller, freer life?

A strike is a suspension of business for the discussion of those questions, and it is the only way to compel a careful consideration of the question. The brakes stop the production of wealth, that better speed and safer progress may come through the increased power of the many.

The want of more and the demand for more is the active motive of human advancement; material civilization is high or low in the ratio of the satisfaction of this demand. Enlightened civilization is dependent upon the right direction of the aspirations, wants and demands of the many.

Material civilization rests upon the want of more, regardless of the wants of others, and the demands for more at the cost of another's sacrifice. This civilization gave us Egypt, Rome, Greece and Athens. It gave us the slave trade, chattel slavery and the civil war. It gives us to-day, this wonderful exhibition of a labor robbing prosperity. Magnificent buildings, time cost, saving machinery and process, club palaces for idlers and hovels for workers. It makes vice profitable, rewards gambling enterprises, stultifies the moral sentiments, laughs at religious restraint and mocks at political rectitude.

The industrial system rests upon the devil's iron rule: "Every man for himself." It is an unexplainable phenomenon that those who suffer most under this rule of selfishness and greed should organize for the overthrow of the devil's system of government.

The organization of laborers in Trade Unions recognizes the fact that mutualism is preferable to individualism; that the golden rule "Do unto others as you would that others should do unto you," means a greater return of happiness to each through the co-operation of all.

Examined by the light of all past history, individualism as a factor in the progress of civilization is a failure. Millionaire prosperity is short lived; institutions resting upon such a base must fall.



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The labor movement is a self-evident fact; it sprang from human needs and aspirations, and grew in power as animal needs developed into social needs. So it will grow until the needs of the diviner man become the potent factor in the development of the full measure of man's highest possibilities.

A new interpretation of the old truth, "That the chief end of man is to glorify God and to enjoy him forever," reads that the glorification of God is in the re-instatement of man to the likeness of God; that to enjoy God forever, all things must be directed toward the securing for all the largest measure of happiness.

Economically considered, the labor movement is the operation of the law of God through the ages. The earth is the Lord's and the fullness thereof, and God gave command over all the things of the earth to man, not to a man or a class of men, but to all men.

A man's time is for his use with others for the subordination of nature to his and their development; and human development will always be limited or handicapped by the failure to develop the poorest equipped mortal.

Men who are compelled to sell their time are slaves to the purchaser. Men who control their time to the good of others are free men. Freedom means ability to serve others with others for the good of all. Slavery means the service with or without others to the pleasure of a class or individual.

Tracing causes to the depth of human experience, the labor movement rests upon the truth of the universal sovereignty of man over his environment.

The man who produces anything that is for the good of man, has a natural lien upon that product, and a social lien upon the product of all, as all have a social lien upon his product.

The law of the labor movement may be slated to be:

1. Appetite.
2. Hunger.
3. More appetite and
4. More hunger.



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Inordinate appetite begets savagery, and will commit any crime to satisfy its lusts even temporarily; but as the satisfaction of lust or inordinate appetite finally destroys the appetite and the pleasure of its satisfaction, so any system based upon the motives or activities of inordinate desire must be and is self-destructive.

Appetites directed and governed not by others through force, but through others by love, always increases the pleasure of satisfaction and the power of the renewal of desire.

The labor movement is the directing power over the natural tendency toward inordinate lusts, and its cry for more and more, is the evidence of the renewed appetite that gives life.

In the progress of the movement of the army of manual laborers toward the promised land of peace, plenty and good will; all hindering and opposing forces are contented with and removed. The overflowing streams whether of humanity or of water will sweep all before them.

Laborers restrained by chains of iron or of superstition or of ignorance, or by social ostracism, or political or industrial dependence, are simply a pent up force that may break loose with unrestrained, destructive power.

The appetite of to-day is for better food, better houses, better clothes, better pleasures, in the ratio of the wisdom of the direction and power of membership of the organized labor movement.

China has organization, oath and superstition bound, but no organized labor movement. Hunger has been stultified not satisfied, compressed not expressed.

The labor movement of Germany and France is now emerging from force repression. If its expression is at some times fantastical and fanatical, it is but the natural result of the rebound.

In England and these United States we find the highest development of the labor movement on practical lines of idealistic promise. Parliaments and Congresses have bent their ears to catch the sound of its advancing tread.

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Religion that once assumed the dictator's garb now gives promise that some day it will assume the attire of honorable service with and for humanity.

The potent influences of moral sentiment are active. Labor organizations are broadening and advancing on historic Trade Union lines.

The movement will be manifest by new phenomena, student observers will see the relation of the new phase to the old law. From raw to cooked food; from nakedness to clothing made of skins; from caves to tents, marking the first era—the lowest condition. Then the cultivation of food products, the making of clothing from fibre, and the building of houses, marking the second.

The congregation of the people brought about by permanent residence led to organizations on lines of mutual interests, and the order of civilization commenced.

The production of clothing and shelter awakened new aspirations that broadened the wants and stimulated the demands for the higher degree of happiness.

In the towns where the processes of production entered, the order of division of industry in crafts so acted and re-acted in the multiplication of wants, that steam came as naturally as rain falls, to speed the processes, and then the modern labor movement commenced.

In the transition from hand to machine methods, laborers were displaced and demoralized. The home gave way to the factory. The ponderous loom could not be worked save by strong muscular effort; but the power loom and its adjuncts found work for infants of six and eight years of age. The obstructive and destructive force of organized laborers led to legislative interference and partial relief.

The conflict of aggregation against aggregation, competitor against competitor, interest against interest, locality against locality, now becoming manifest, will solidify laborer with laborer, Union with Union, and soon for the first time in history, the wage laborer's organizations will obtain industrial power and find in the farm-owners some common ground of agreement.

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The diversity of opinion as to the results of the movement, and as to the methods and measures by which results are to be reached will not divert the labor movement from its historical, natural course.

The cry for more is the eternal cry, yesterday and to-day; it is with many a moan of sorrow, with many a bitter cry of anger, with some the natural wish; to-morrow, it will be a cry of joy.

The animal man first, then the social man, next the moral or truly religious man. So long as the wage system shall continue, the labor movement will progress along the lines of more wages, more leisure and more liberty.

The power of an increased common wealth, or wealth equitably distributed, with increased common intelligence and enlarged moral perception and devotion, that comes through organization for mutual protection, will result in organizations for transportation and production. The organization for mutual transportation and production may, and in some enterprises will be general or national.

The philosophy of the labor movement teaches us that the rule of a common fatherhood and brotherhood that Christ proclaimed is God's law; that the wisest of self-interest is not in self-aggrandizement or self-abasement, but in mutual advancement; and that the movement that seeks more leisure and more wages will continue until methods and interests shall unite in maintaining, sustaining and enlarging human happiness.

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## WHAT DOES LABOR WANT?

BY SAMUEL GOMPERS.

A legend of ancient Rome relates that while the capitol was building, there came one day to the tyrannical king Tarquin the Proud, a poor old woman carrying nine books of the prophecies of the Sibyl, which she offered to sell for three hundred pieces of gold. The king laughingly bade her go away, which she did; but after burning three of the books she returned and asked the same price for the remaining six. Again treated with scorn, she retired, burnt three more of the volumes, and then came back demanding the same sum for the three which were left. Astonished at this conduct, the king consulted his wise men, who answered him that in those nine books, six of which had been lost, were contained the fate of the city and the Roman people.

To-day the marvellous Sibyl, who grows the grain, yet goes a-hungred; who weaves the silken robes of pride, yet goes threadbare; who mines the coal and the precious ores, yet goes cold and penniless; who rears the gorgeous palaces, yet herds in noisome basements, she again appears. This old, yet ever young Sibyl, called labor, offers to modern society the fate of modern civilization. What is her demand? Modern society, the most complex organization yet evolved by the human race, is based on one simple fact, the practical separation of the capitalistic class from the great mass of the industrious.

If this separation were only that resulting from a differentiation in the functions of directions of industrial operations and their execution in detail, then that separation would be regarded as real, direct progress. But the separation between the capitalistic class and the laboring mass is not so much a difference in industrial rank as it is a difference in social status, placing the laborers in a position involving a degradation of mind and body.



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This distinction, scarcely noticeable in the United States before the previous generation, rapidly became more and more marked, increasing day by day, until at length it has widened into a veritable chasm—economic, social and moral. On each side of this seemingly impassable chasm, we see the hostile camps of rich and poor. On one side, a class in possession of all the tools and means of labor; on the other, an immense mass begging for the opportunity to labor. In the mansion, the soft notes betokening ease and security; in the tenement, the stifled wail of drudgery and poverty. The arrogance of the rich ever mounting in proportion to the debasement of the poor.

From across the chasm we hear the old familiar drone of the priests of Mammon, called "political economists." The words of the song they sing are stolen from the vocabulary of science, but the chant itself is the old barbaric lay. It tells us that the present absolute domination of wealth is the result of material and invariable laws, and counsels the laborers, whom they regard as ignorant and misguided, to patiently submit to the natural operations of the immutable law of "supply and demand." The laborers reply: They say that the political economists never learned sufficient science to know the difference between the operation of a natural law and the law on petty larceny. The day is past when the laborers could be cajoled or humbugged by the sacred chickens of the augers, or by the bogus laws of the political economists.

The laborers know that there are few historic facts capable of more complete demonstration than those showing when and how the capitalists gained possession of the tools and opportunities of labor. They know that the capitalists gained their industrial monopoly by the infamous abuse of arbitrary power on the part of royal and federal potentates. They know that by the exercise of this arbitrary power a well established system of industry was overthrown and absolute power was placed in the hands of the selfish incompetents. They know that the only industrial qualifications possessed by these incompetents was the ability to purchase charters, giving the pur-



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WHAT DOES LABOR WANT?

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chaser a monopoly of a certain trade in a specified city, and that the price of such charters, the blood money of monopoly, was such paltry sums as forty shillings paid to the king or a few dollars to congressional (mis) representatives. They know that by the unscrupulous use of such monstrously unjust privileges competent master workmen were deprived of their hard-earned rights to conduct business, and were driven into the ranks of journeymen; that the journeymen were disfranchised, and that the endowment funds for the relief and support of sick and aged members of the guilds and unions, the accumulation of generations, were confiscated. They know that thus did the capitalist class have its origin in force and fraud, shameless fraud, stooping so low in its abject meanness as to steal the Trade Union's sick, superannuated and burial funds.

The laborers well know how baseless is the claim made by the political economists that the subsequent development of the capitalist class was spontaneous and natural, for they know that the capitalists, not content with a monopoly of industry enabling them to increase the price of products at will and reduce the wages of labor to a bare substance also, procured legislation forbidding the disfranchised and plundered workmen from organizing in their own defense.

The laborers will never forget that the coalition and conspiracy laws, directed by the capitalist against the journeymen who had sublime fidelity and heroic courage to defend their natural rights to organization, punished them with slavery, torture and death. In short, the laborers know that the capitalist class had its origin in force and fraud, that it has maintained and extended its brutal sway, more or less directly through the agency of specified legislation, most ferocious and barbarous, but always in cynical disregard of all laws save its own arbitrary will.

The first things to be recognized in a review of the capitalistic system are that the possessors of the tools and means of labor have not used their power to organize industry so much as to organize domestic and international industrial war, and that they have not used the means in their possession to produce utilities so much as to extract

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profits. The production of profits, instead of the production of honest goods, being the primary and constant object of the capitalistic system. We have a waste of labor appalling in its recklessness and inhumanity, a misuse of capital that is really criminal and a social condition of cheerless drudgery and hopeless poverty, of sickening apprehension and fathomless degradation almost threatening the continuance of civilization.

The state of industrial anarchy produced by the capitalist system is first strongly illustrated in the existence of a class of wealthy social parasites; those who do no work, never did any work, and never intended to work. This class of parasites devours incomes derived from many sources; from the stunted babies employed in the mills, mines and factories, to the lessees of the gambling hells and the profits of fashionable brothels; from the lands which the labor of others has made valuable; from royalties on coal and other minerals beneath the surface, the rent paying all cost of the houses many times over and the houses coming back to those who never paid for them. Then we have the active capitalists—those engaged in business. This number must be divided into two classes; the first consisting of those legitimately using their capital in the production of utilities and honest goods. The second, those misusing their capital in the production of "bogus" imitations of luxuries; of adulterations, and of useless goods, the miserable makeships specially produced for the consumption of underpaid workers. With this "bogus" class must be included not only the jerry builders and the shoddy clothiers, but also the quack doctors and the shyster lawyers, also the mass of insurance and other agents and middlemen. Coming to the laborers, we must regard them not only according to their technical divisions as agricultural, mechanical, commercial, literary and domestic, with numerous subdivisions, but also as economically divided in three classes—those engaged in the production of utilities, those engaged in all other pursuits, and those constituting the general "reserve army" of labor.

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The first economic division of laborers consisting mainly of agriculturists, mechanics producing utilities, and a very limited portion of those engaged in commerce. Upon this moiety devolves the task of supporting itself, the parasitic capitalists, the "bogus" capitalists, the workers engaged in ministering to the demands of the parasitic capitalists, the workers employed in the production of "bogus" and the immense reserve army of labor; also the army and navy, the police, the host of petty public functionaries; also the stragglers from the reserve army of labor, including the beggars, the paupers, and those driven by want to crime.

We have seen that the possessors of the tools and means of industry have failed in establishing order in their own ranks, as evidenced in the class of parasitic capitalists and a class of "bogus" capitalists, miserable counterfeiters, who rob the wealth producers of the just reward of honest work, while they degrade the workers by making them accomplices in their fabrications, then rob them by compelling them to buy the worthless goods they have fabricated, and finally poisoning them with their adulterations.

While failing to protect society in its consumptive capacity, the capitalist class has shared and degraded society in its productive capacity.

It has accomplished this result by establishing alternating periods of enervating idleness and debilitating overwork, by undermining the very foundation of society, the family life of the workers, in reducing the wages of the adult male workers below the cost of family maintenance and then employing both sexes of all ages to compete against each other.

"Our fathers are praying for pauper pay,  
Our mothers with death's kiss are white;  
Our sons are the rich man's serfs by day,  
Our daughters his slaves by night."

And finally, by refusing to recognize the workers in a corporate capacity, and by invoking the collusion of their dependents, the judges and the legislators, to place the organized outside the pale of the law.

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Nevertheless, in spite of all opposition, the Trade Unions have grown until they have become a power that none can hope to annihilate.

To-day modern society is beginning to regard the Trade Unions as the only hope of civilization; to regard them as the only power capable of evolving order out of the social chaos. But will the Sibyl's demand be regarded or heeded before it is too late? Let us hope so. The Trade Unions having a thorough knowledge of the origin and development of the capitalist class, entertains no desire for revenge or retaliation. The Trade Unions have deprecated the malevolent and unjust spirit with which they have had to contend in their protests and struggles against the abuse of the capitalist system, yet while seeking justice have not permitted their movement to become acrid by a desire for revenge. Their methods were always conservative, their steps evolutionary.

One of the greatest impediments to a better appreciation by the capitalists of the devoted efforts of the Trade Unions to establish harmony in the industrial relations, has been the perverted view taken by capitalists in regarding their capital as essentially if not absolutely their own; whereas, the Trade Unions, taking a more comprehensive and purer view, regard all capital, large and small, as the fruits of labor economics and discoveries, inventions and institutions of many generations of laborers and capitalists, of theoreticians and practitioners, practically as indivisible as a living man.

Another impediment to the establishment of correct industrial relations has resulted from the vicious interference of the political economists with their unscientific analogy between commercial commodities and human labor. The falsity of their analogy was exposed in 1850 by a Parisian workman who was being examined before a commission appointed by the French government to inquire into the condition of the working people. One of the commissioners took occasion to impress upon their witnesses that labor was merely a merchandise. The workman replied, if "merchandise is not sold at one certain time, it can be sold at another, while if I do



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Nevertheless, in spite of all opposition, the Trade Unions have grown until they have become a power that none can hope to annihilate.

To-day modern society is beginning to regard the Trade Unions as the only hope of civilization; to regard them as the only power capable of evolving order out of the social chaos. But will the Sibyl's demand be regarded or heeded before it is too late? Let us hope so. The Trade Unions having a thorough knowledge of the origin and development of the capitalist class, entertains no desire for revenge or retaliation. The Trade Unions have deprecated the malevolent and unjust spirit with which they have had to contend in their protests and struggles against the abuse of the capitalist system, yet while seeking justice have not permitted their movement to become acrid by a desire for revenge. Their methods were always conservative, their steps evolutionary.

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## WHAT DOES LABOR WANT?

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not sell my labor it is lost for all the world as well as myself; and as society lives only upon the results of labor, society is poorer to the whole extent of that which I have failed to produce."

The more intelligent will, however, before long begin to appreciate the transcendent importance of the voluntary organization of labor, will recognize the justice of the claims made by that organization and will become conscious that there is nothing therein contained or involved that would be derogatory to the real dignity and interest of all to voluntarily and frankly concur in.

In order to understand the wants of labor, it is essential to conceive the hypothesis upon which the claims are based, hence the necessity of presenting the foregoing.

What does labor want? It wants the earth and the fullness thereof. There is nothing too precious, there is nothing too beautiful, too lofty, too ennobling, unless it is within the scope and comprehension of labor's aspirations and wants. But to be more specific: The expressed demands of labor are, first and foremost, a reduction of the hours of daily labor to eight hours to-day, fewer to-morrow.

Is labor justified in making this demand? Let us examine the facts:

Within the past twenty-five years more inventions and discoveries have been made in the method of producing wealth than in the entire history of the world before. Steam power has been employed on the most extensive scale. The improvement of tools, the consequent division and subdivision of labor; and the force of electricity, so little known a few years ago, is now applied to an enormous extent. As a result, the productivity of the toiler with these new improved machines and forces has increased so manifold as to completely overshadow the product of the joint masses of past ages. Every effort, every ingenious device has been utilized to cultivate the greater productivity of the worker.

The fact that in the end the toilers must be the great body of the consumers, has been given little or no consideration at all. The tendency to employ the machines continuously (the worker has been

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made part of the machines) and the direction has been in the line of endeavoring to make the wealth producers work longer hours.

On the other hand, the organized labor movement, the Trade Unions, have concentrated all their forces upon the movement to reduce the hours of daily toil not only as has been often said to lighten the burdens of drudgery and severe toil, but also to give the great body of the people more time, more opportunity, and more leisure, in order to create and increase their consumptive power; in other words, to relieve the choked and glutted condition of industry and commerce.

The prosperity of a nation, the success of a people, the civilizing influence of our era, can always be measured by the comparative consuming power of a people.

If, as it has often been said, cheap labor and long hours of toil are necessary to a country's prosperity, commercially and industrially, China should necessarily be at the height of civilization.

Millions of willing heads, hands and hearts are ready to frame and to fashion the fabrics and supply the necessities as well as the desires of the people. There are hundreds of thousands of our fellow men and women who cannot find the opportunity to employ their powers, their brain and brawn, to satisfy their commonest and barest necessities to sustain life. In every city and town in this broad land of plenty, gaunt figures, hungry men, and women with blanched faces, and children having the mark of premature age, and emaciated conditions indelibly impressed upon their countenances, stalk through the streets and highways. It does not require a philanthropist, nor even a humanitarian, to evidence deep concern or to give deep thought, in order to arrive at the conclusion that in the midst of plenty, such results are both unnatural and wrong. The ordinary man may truly inquire why it is that the political economist answers our demand for work by saying that the law of supply and demand, from which they say there is no relief, regulates these conditions. Might we not say fails to regulate them?

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We demand a reduction of the hours of labor, which would give a due share of work and wages to the reserve army of labor and eliminate many of the worst abuses of the industrial system now filling our poor houses and jails. The movement for the reduction of the hours of labor is contemporaneous with the introduction of labor-saving machinery, and has been the most faithful of all reformatory attempts of modern times, since it has clearly revealed the power of the working people to realize an improved industrial system, and raises the hope that we may yet be able to stem the tide of economic, social and moral degradations, robbing those who work of four-fifths of their natural wages, and keeping the whole of society within a few months of destitution. Labor demands and insists upon the exercise of the right to organize for self and mutual protection. The toilers want the abrogation of all laws discriminating against them in the exercise of those functions which make our organizations in the economic struggle a factor and not a farce.

That the lives and limbs of the wage-workers shall be regarded as sacred as those of all others of our fellow human beings; that an injury or destruction of either by reason of negligence or maliciousness of another, shall not leave him without redress simply because he is a wage-worker. We demand equality before the law, in fact as well as in theory.

The right to appear by counsel guaranteed by the Constitution of our country is one upon which labor is determined.

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To prescribe in narrower limits to the wage-workers and urge as a special plea that right is accorded before the courts is insufficient. The counsel of the toilers have earned their diplomas by sacrifices made and scars received in the battle for labor's rights rather than the mental acquirements of legends and musty precedents of semi-barbaric ages. The diplomas of labor's counsel are not written on parchment, they are engraved in heart and mind. The court our counsels file their briefs in and make their pleas for justice, right and equality, are in the offices of the employers. The denial to labor of the right to be heard by counsel—their committees—is a violation of the spirit of a fundamental principle of our Republic.

And by no means the least demand of the Trade Unions is for adequate wages.

The importance of this demand is not likely to be under estimated. Adam Smith says: "It is but equity that they who feed, clothe and lodge the whole body of the people, should have such a share of the produce of their labor as to be themselves tolerably well fed, clothed and lodged." But the Trade Unions demand is for better pay than that which Adam Smith deemed equitable. The Trades Unions, taking normal conditions as its point of view, regards the workman as the producer of the wealth of the world, and demands that wages (as long as the wage system may last) shall be sufficient to enable him to support his family in a manner consistent with existing civilization, and all that is required for maintaining and improving physical and mental health and the self-respect of human beings; render our lives while working as safe and healthful as modern science demonstrates it is possible; give us better homes—just as potent a cry to-day as when Dickens voiced the yearnings of the people a generation ago; save our children in their infancy from being forced into the maelstrom of wage slavery; see to it that they are not dwarfed in body and mind, or brought to a premature death by early drudgery; and give them the sunshine of the school and playground instead of the factory, the mine and the workshop.



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These, in brief, are the primary demands made by the Trade Unions in the name of labor.

These are the demands made by labor upon modern society, and in their consideration is involved the fate of civilization; for

There is a moving of men like the sea in its might,  
The grand and resistless uprising of labor;  
The banner it carries is justice and right,  
It aims not the musket, it draws not the sabre.

But the sound of its tread, o'er the graves of the dead,  
Shall startle the world and fill despots with dread:  
For 'tis sworn that the land of the Fathers shall be  
The home of the brave and the land of the free.

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## CONSTITUTION OF THE UNITED STATES.

Great amusement can be had by asking your friends some question about the Constitution, and finding out how little is known about this great state paper by them. For instance, ask them to name what power the Senate and Congress have (see Secs. VII., Article I. and VIII., Article I.), or how amendments to the Constitution are made (Article V.). This is a test question among scholars in our colleges; few can answer correctly or in full.

Here it is in a handy shape, ready to settle all arguments that are raised regarding its contents:

We, the people of the United States, in order to form a more perfect union, establish justice, insure domestic tranquility, provide for the common defence, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

### ARTICLE I.

#### SECTION I.

All legislative powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

#### SECTION II.

1. The House of Representatives shall be composed of members chosen every year by the people of the several States, and the electors in each State shall have the qualifications requisite for electors of the most numerous branch of the State Legislature.

2. No person shall be a representative who shall not have attained to the age of twenty-five years, and been seven years a citizen of the United States, and who shall not, when elected, be an inhabitant of the State in which he shall be chosen.

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3. Representatives and direct taxes shall be apportioned among the several States which may be included within this Union, according to their respective numbers, which shall be determined by adding to the whole number of free persons, including those bound to service for a term of years, and excluding Indians not taxed, three-fifths of all other persons. The actual enumeration shall be made within three years after the first meeting of the Congress of the United States, and within every subsequent term of ten years, in such manner as they shall by law direct. The number of representatives shall not exceed one for every thirty thousand, but each State shall have at least one representative; and until such enumeration shall be made the State of New Hampshire shall be entitled to choose three, Massachusetts eight, Rhode Island and Providence Plantations one, Connecticut five, New York six, New Jersey four, Pennsylvania eight, Delaware one, Maryland six, Virginia ten, North Carolina five, South Carolina five, and Georgia three.

4. When vacancies happen in the representation from any State the executive authority thereof shall issue writs of election to fill such vacancies.

5. The House of Representatives shall choose their Speaker and other officers, and shall have the sole power of impeachment.

SECTION III.

1. The Senate of the United States shall be composed of two Senators from each State, chosen by the Legislature thereof, for six years, and each Senator shall have one vote.

2. Immediately after they shall be assembled in consequence of the first election, they shall be divided as equally as may be into three classes. The seats of the Senators of the first class shall be vacated at the expiration of the second year, of the second class at the expiration of the fourth year, and the third class at the expiration of the sixth year, so that one-third may be chosen every second year, and if vacancies happen by resignation or otherwise, during the recess of the Legislature of any State, the executive thereof shall

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make temporary appointments until the next meeting of the Legislature, which shall then fill such vacancies.

3. No person shall be a Senator who shall not have attained the age of thirty years, and been nine years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State for which he shall be chosen.

4. The Vice-President of the United States shall be President of the Senate, but shall have no vote unless they be equally divided.

5. The Senate shall choose their other officers, and a President pro tempore in the absence of the Vice-President, or when he shall exercise the office of the President of the United States.

6. The Senate shall have the sole power to try all impeachments. When sitting for that purpose, they shall be on oath or affirmation. When the President of the United States is tried, the Chief Justice shall preside, and no person shall be convicted without the concurrence of two-thirds of the members present.

7. Judgment in cases of impeachment shall not extend further than to removal from office and disqualification to hold and enjoy any office of honor, trust or profit under the United States; but the party convicted shall, nevertheless, be liable and subject to indictment, trial, judgment and punishment, according to law.

SECTION IV.

1. The times, places and manner of holding elections for Senators and Representatives shall be prescribed in each State by the Legislature thereof; but the Congress may at any time by law make or alter such regulations, except as to the places of choosing Senators.

2. The Congress shall assemble at least once in every year, and such meeting shall be on the first Monday in December, unless they shall by law appoint a different day.

SECTION V.

1. Each House shall be the judge of the elections, returns and qualifications of its own members, and a majority of each shall constitute a quorum to do business; but a smaller number may adjourn from day to day, and may be authorized to compel the attendance of

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absent members, in such manner and under such penalties as each House may provide.

2. Each House may determine the rules of its proceedings, punish its members for disorderly behavior, and, with the concurrence of two-thirds, expel a member.

3. Each House shall keep a journal of its proceedings, and from time to time publish the same, excepting such parts as may in their judgment require secrecy; and the yeas and nays of the members of either house on any question shall, at the desire of one-fifth of those present, be entered on the journal.

4. Neither House, during the session of Congress, shall, without the consent of the other, adjourn for more than three days, nor to any other place than that in which the two Houses shall be sitting.

SECTION VI.

1. The Senators and Representatives shall receive a compensation for their services, to be ascertained by law and paid out of the Treasury of the United States. They shall in all cases, except treason, felony and breach of the peace, be privileged from arrest during their respective Houses, and in going to or returning from the same, and for any speech or debate in either House they shall not be questioned in any other place.

2. No Senator or Representative shall, during the time for which he was elected; be appointed to any civil office under the authority of the United States, which shall have been increased during such time; and no person holding any office under the United States shall be a member of either House during his continuance in office.

SECTION VII.

1. All bills for raising revenues shall originate in the House of Representatives; but the Senate may propose or concur with amendments as on other bills.

2. Every bill which shall have passed the House of Representatives and the Senate shall, before it becomes a law, be presented to the President of the United States. If he approve, he shall sign it; but if not, he shall return it, with his objections, to that House in



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which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it. If, after such reconsideration, two-thirds of that House shall agree to pass the bill, it shall be sent, together with the objections, to the other House, by which it shall likewise be reconsidered, and if approved by two-thirds of that House, it shall become a law. But in all such cases the votes of both Houses shall be determined by yeas and nays, and the names of the persons voting for and against the bill shall be entered on the journals of each House respectively. If any bill shall not be returned by the President within ten days (Sundays excepted) after it shall have been presented to him, the same shall be a law, in like manner as if he had signed it, unless the Congress by their adjournment, prevents its return, in which case it shall not be a law.

3. Every order, resolution, or vote to which the concurrence of the Senate and House of Representatives may be necessary (except on a question of adjournment) shall be presented to the President of the United States; and before the same shall take effect, shall be approved by him, or, being disapproved by him, shall be repassed by two-thirds of the Senate and House of Representatives, according to the rules and limitations prescribed in the case of a bill.

### SECTION VIII.

The Congress shall have power—

1. To lay and collect taxes, duties, imposts and excises, to pay the debts and provide for the common defense and general welfare of the United States; but all duties, imposts and excises shall be uniform throughout the United States.

2. To borrow money on the credit of the United States.

3. To regulate commerce with foreign nations, and among the several States, and with the Indian tribes.

4. To establish a uniform rule of naturalization, and uniform laws on the subject of bankruptcies throughout the United States.

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15. To provide for the calling forth of the militia to execute the laws of the Union, suppress insurrections and repel invasions.
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SECTION IX.

1. The migration or importation of such persons as any of the States now existing shall think proper to admit, shall not be prohibited by the Congress prior to the year one thousand eight hundred and eight, but a tax or duty may be imposed on such importation, not exceeding ten dollars for each person.

2. The privilege of the writ of habeas corpus shall not be suspended, unless when in cases of rebellion or invasion the public safety may require it.

3. No bill of attainder or ex post facto law shall be passed.

4. No capitation or other direct tax shall be laid, unless in proportion to the census or enumeration hereinbefore directed to be taken.

5. No tax or duty shall be laid on articles exported from any State. No preference shall be given by any regulation of commerce or revenue to the ports of one State over those of another; nor shall vessels bound to or from one State be obliged to enter, clear, or pay duties in another.

6. No money shall be drawn from the Treasury, but in consequence of appropriations made by law, and a regular statement and account of the receipts and expenditures of all public money shall be published from time to time.

7. No title of nobility shall be granted by the United States; and no person holding any office of profit or trust under them, shall, without the consent of Congress, accept of any present, emolument, office or title, of any kind whatever, from any king, prince or foreign State.

SECTION X.

1. No State shall enter into any treaty, alliance, or confederation; grant letters of marque or reprisal; coin money; emit bills of credit; make anything but gold and silver coin a tender in payment of debts; pass any bill of attainder, ex post facto law, or law impairing the obligation of contracts, or grant any title of nobility.

2. No State shall, without the consent of the Congress, lay any imposts, or duties on imports or exports, except what may be abso-

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lutely necessary for executing its inspection laws: and the net produce of all duties and imposts laid by any State on imports or exports, shall be for the use of the Treasury of the United States; and all such laws shall be subject to the revision and control of the Congress.

3. No State shall, without the consent of Congress, lay any duty on tonnage, keep troops, or ships of war, in time of peace, enter into any agreement or compact with another State, or with a foreign power, or engage in war unless actually invaded, or in such imminent danger as will not admit of delay.

## ARTICLE II.

### SECTION I.

1. The executive power shall be vested in a President of the United States of America. He shall hold his office during the term of four years, and, together with the Vice-President, chosen for the same term, be elected as follows:

2. Each State shall appoint, in such manner as the Legislature thereof may direct, a number of electors equal to the whole number of Senators and Representatives to which the State may be entitled in the Congress; but no Senator or Representative, or person holding office of trust or profit under the United States shall be appointed an elector.

3. (Annulled, see amendments, Article XII.)

4. The Congress may determine the time of choosing the electors, and the day on which they shall give their votes, which day shall be the same throughout the United States.

5. No person except a natural born citizen, or a citizen of the United States at the time of the adoption of this Constitution, shall be eligible to the office of President; neither shall any person be eligible to that office who shall not have attained to the age of thirty-five years and been fourteen years a resident within the United States.

6. In case of the removal of the President from office, or of his death, resignation, or inability to discharge the powers and duties of

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the said office, the same shall devolve on the Vice-President, and the Congress may by law provide for the case of removal, death, resignation, or inability, both of the President and Vice-President, declaring what officer shall then act as President, and such officer shall act accordingly, until the disability be removed, or a President shall be elected.

7. The President shall, at stated times, receive for his services a compensation which shall neither be increased nor diminished during the period for which he shall have been elected, and he shall not receive within that period any other emoluments from the United States or any of them.

8. Before he enters on the execution of his office, he shall take the following oath or affirmation:

"I do solemnly swear (or affirm) that I will faithfully execute the office of President of the United States, and will to the best of my ability preserve, protect and defend the Constitution of the United States."

SECTION II.

1. The President shall be Commander-in-Chief of the army and navy of the United States, and of the militia of the several States when called into the actual service of the United States; he may require the opinion, in writing, of the principal officer in each of the executive departments, upon any subject relating to the duties of their respective offices, and he shall have power to grant reprieves and pardons for offenses against the United States, except in cases of impeachment.

2. He shall have power, by and with the advice and consent of the Senate, to make treaties, provided two-thirds of the Senators present concur; and he shall nominate, and by and with the advice and consent of the Senate, shall appoint ambassadors, other public ministers and consuls, judges of the Supreme Court, and all other officers of the United States, whose appointments are not herein otherwise provided for, and which shall be established by law; but the Congress may, by law, vest the appointment of such inferior



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officers as they may think proper in the President alone, in the courts of law, or in the heads of departments.

The President shall have power to fill up all vacancies that may happen during the recess of the Senate, by granting commissions which shall expire at the end of their next session.

SECTION III.

He shall from time to time give to the Congress information of the state of the Union, and recommend to their consideration such measures as he shall judge necessary and expedient; he may, on extraordinary occasions, convene both Houses, or either of them, and in case of disagreement between them, with respect to the time of adjournment, he may adjourn them to such time as he shall think proper; he shall receive ambassadors and other public ministers; he shall take care that the laws be faithfully executed, and shall commission all the officers of the United States.

SECTION IV.

The President, Vice-President and all civil officers of the United States shall be removed from office on impeachment for, and conviction of treason, bribery, or other high crimes, and misdemeanors.

ARTICLE III.

SECTION I.

The judicial power of the United States shall be vested in one Supreme Court, and in such inferior Courts as the Congress may from time to time ordain and establish. The Judges, both of the Superior and Inferior Courts, shall hold their offices during good behavior, and shall, at stated times, receive for their services a compensation, which shall not be diminished during their continuance in office.

SECTION II.

1. The judicial power shall extend to all cases in law and equity arising under this Constitution, the laws of the United States, and treaties made, under authority; to all cases affecting ambassadors, other public ministers and consuls; all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall



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be a party; to controversies between two or more States; between a State and Citizens of another State; between citizens of different States; between citizens of the same State claiming lands under grants of different States; and between a State, or the citizens thereof and foreign State, citizens or subjects..

2. In all cases affecting ambassadors, other public ministers and consuls, and those in which a State shall be a party, the Supreme Court shall have original jurisdiction. In all other cases before mentioned the Supreme Court shall have appellate jurisdiction, both as to law and fact, with such exceptions and under such regulations as the Congress shall make.

3. The trial of all crimes, except in cases of impeachment, shall be by jury; and such trial shall be held in the State where the said crimes shall have been committed; but when not committed within any State, the trial shall be at such place or places as the Congress may by law have directed.

SECTION III.

1. Treason against the United States shall consist only in levying war against them, or in adhering to their enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confession in open court.

2. The Congress shall have power to declare the punishment of treason, but no attainder of treason shall work corruption of blood or forfeiture, except during the life of the person attainted.

ARTICLE IV.

SECTION I.

Full faith and credit shall be given in each State to the public acts, records and judicial proceedings of every other State. And the Congress may, by general laws, prescribe the manner in which such acts, records and proceedings shall be proved, and the effect thereof.

SECTION II.

1. The citizens of each State shall be entitled to all privileges and immunities of citizens in the several States.



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2. A person charged in any State with treason, felony, or other crime, who shall flee from justice, and be found in another State, shall, on demand of the executive authority of the State from which he fled, be delivered up, to be removed to the State having jurisdiction of the crime.

No person held to service or labor in one State under the laws thereof, escaping into another, shall, in consequence of any law or regulation therein, be discharged from such service or labor, but shall be delivered up on claim of the party to whom such service or labor may be due.

### SECTION III.

1. New States may be admitted by Congress into this Union; but no new State shall be formed or erected within the jurisdiction of any other State; nor any State be formed by the junction of two or more States, or parts of States, without the consent of the Legislatures of the States concerned as well as of the Congress.

2. The Congress shall have power to dispose of and make all needful rules and regulations respecting the territory or other property belonging to the United States; and nothing in this Constitution shall be so construed as to prejudice any claims of the United States, or of any particular State.

### SECTION IV.

The United States shall guarantee to every State in this Union a Republican form of government, and shall protect each of them against invasion; and on application of the Legislature, or of the Executive (when the Legislature cannot be convened), against domestic violence.

### ARTICLE V.

The Congress, whenever two-thirds of both Houses shall deem it necessary, shall propose amendments to this Constitution, or on the application of the Legislatures of two-thirds of the several States, shall call a convention for proposing amendments, which, in either case, shall be valid to all intents and purposes, as part of this Constitution, when ratified by the Legislatures of three-fourths of the

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several States, or by conventions in three-fourths thereof, as the one or the other mode of ratification may be proposed by the Congress; provided that no amendment which may be made prior to the year one thousand eight hundred and eight, shall in any manner affect the first and fourth clauses in the ninth section of the first article; and that no State, without its consent, shall be deprived of its equal suffrage in the Senate.

ARTICLE VI.

1. All debts contracted, and engagements entered into, before the adoption of this Constitution, shall be as valid against the United States under this Constitution as under the confederation.

2. This Constitution, and the laws of the United States which shall be made in pursuance thereof, and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the land; and the Judges in every State shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding.

3. The Senators and Representatives before mentioned, and the members of the several State Legislatures, and all executive and judicial officers, both of the United States and of the several States, shall be bound by oath or affirmation to support this Constitution; but no religious test shall ever be required as a qualification to any office or public trust under the United States.

ARTICLE VII.

The ratification of the conventions of nine States shall be sufficient for the establishment of this Constitution between States so ratifying the same.

Amendments to the Constitution.

ARTICLE I.

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech or the press; or the right of the people peaceably to assemble and to petition the Government for a redress of grievances.

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### ARTICLE II.

A well-regulated militia being necessary to the security of a free State, the right of the people to keep and bear arms shall not be infringed.

### ARTICLE III.

No soldier shall, in time of peace, be quartered in any house without the consent of the owner; nor in a time of war, but in a manner to be prescribed by law.

### ARTICLE IV.

The right of the people to be secure in their persons, houses, papers and effects, against unreasonable searches and seizures, shall not be violated; and no warrants shall issue, but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched and the persons or things to be seized.

### ARTICLE V.

No person shall be held to answer for a capital or otherwise infamous crime, unless on a presentment or indictment of a Grand Jury, except in cases arising in the land or naval forces, or in the militia, when in actual service in time of war or public danger; nor shall any person be subject for the same offence to be twice put in jeopardy of life or limb; nor shall he be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use, without just compensation.

### ARTICLE VI.

In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district wherein the crime shall have been committed, which district shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor; and to have the assistance of counsel for his defence.



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ARTICLE VII.

In suits at common law, where the value in controversy shall exceed twenty dollars, the rights of trial by jury shall be preserved, and no fact tried by a jury, shall be otherwise re-examined in any court of the United States, than according to the rules of the common law.

ARTICLE VIII.

Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.

ARTICLE IX.

The enumeration, in the constitution, of certain rights shall not be construed to deny or disparage others retained by the people.

ARTICLE X.

The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

ARTICLE XI.

The judicial power of the United States shall not be construed to extend to any suit in law or equity, commenced or prosecuted against one of the United States by citizens of another State, or by citizens or subjects of any foreign State.

ARTICLE XII.

SECTION I.

The electors shall meet in their respective States and vote by ballot for President and Vice-President, one of whom at least shall not be an inhabitant of the same State with themselves. They shall name in their ballots the person voted for as President, and in distinct ballots the person voted for as Vice-President, and they shall make distinct lists of all persons voted for as President, and of all persons voted for as Vice-President, and of the number of votes for each, which lists they shall sign and certify, and transmit sealed to the seat of the government of the United States, directed to the President of the Senate. The President of the Senate shall, in the pres-





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ence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted. The person having the greatest number of votes for President shall be President, if such number be a majority of the whole number of Electors appointed; and if no persons have such majority, then from the persons having the highest numbers, not exceeding three on the list of those voted for as President, the House of Representatives shall choose immediately by ballot, the President. But in choosing the President, the vote shall be taken by States, the representation from each State having one vote. A quorum for this purpose shall consist of a member or members from two-thirds of the States, and a majority of all the States shall be necessary to a choice. And if the House of Representatives shall not choose a President whenever the right of choice shall devolve upon them, before the fourth day of March next following, then the Vice-President shall act as President, as in the case of the death or other constitutional disability of the President.

SECTION II.

The person having the greatest number of votes as Vice-President, shall be the Vice-President, if such number be a majority of the whole number of electors appointed; and if no person have a majority, then from the two highest numbers on the list the Senate shall choose the Vice-President. A quorum for the purpose shall consist of two-thirds of the whole number of Senators, and a majority of the whole number shall be necessary to a choice.

SECTION III.

But no person constitutionally ineligible to the office of President, shall be eligible to that of Vice-President of the United States.

ARTICLE XIII.

SECTION I.

Neither slavery nor involuntary servitude, except as punishment for a crime, whereof the party shall have been duly convicted, shall exist within the United States or any place subject to their jurisdiction.

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#### SECTION II.

Congress shall have power to enforce this Article by appropriate legislation.

#### ARTICLE XIV.

##### SECTION I.

All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States. Nor shall any State deprive any person of life, liberty or property, without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws.

##### SECTION II.

Representatives shall be apportioned among the several States according to their respective numbers, counting the whole number of persons in each State, excluding Indians not taxed. But whenever the right to vote at any election for electors of President and Vice-President, or for United States Representatives in Congress, executive and judicial officers, or the members of the Legislatures thereof, is denied to any of the male inhabitants of such State, being twenty-one years of age, and citizens of the United States, or in any way abridged, except for participation in rebellion or other crime, the basis of representation therein shall be reduced in the proportion which the number of male citizens shall bear to the whole number of male citizens twenty-one years of age in such State.

##### SECTION III.

No person shall be a Senator or Representative in Congress, elector of President and Vice-President, or hold any office, civil or military, under the United States or under any State, who, having previously taken an oath as a Member of Congress, or as an officer of the United States, or as a member of any State Legislature, or as an executive or judicial officer of any State, to support the Constitution of the United States, shall have engaged in insurrection or rebellion

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against the same, or given aid or comfort to the enemies thereof; but Congress may, by a vote of two-thirds of each House, remove such disability.

SECTION IV.

The validity of the public debt of the United States, authorized by law, including debts incurred for the payment of pension and bounties for services in suppressing insurrection or rebellion, shall not be questioned; but neither the United States nor any State shall assume or pay any debt or obligation incurred in aid of insurrection or rebellion against the United States, or any claim for the loss or emancipation of any slave; but all such debts, obligations and claims, shall be held illegal and void.\*

ARTICLE XV.

SECTION I.

The rights of citizens of the United States to vote shall not be denied or abridged by the United States, or by any State, on account of race, color, or previous condition of servitude.

SECTION II.

The Congress shall have power to enforce this Article by appropriate legislation.

\*The "Carpet-Bag" Debts of the Southern States.—The "carpet-bag" debts of the Southern States were created during the reconstruction period, when the South was at the mercy of adventurers from the North, and the ranks of the negro population supported and protected by the Federal Government. It must be borne in mind that the debts of the Southern States, contracted from 1861 to 1865, were repudiated by the enforcement of the XIVth Amendment to the Constitution of the United States, so that the indebtedness above referred to was due almost wholly to "carpet-bag" financiering.

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## MISCELLANEOUS LAWS.

### Naturalization Laws.

The conditions under and the manner in which an alien may be admitted to become a citizen of the United States are prescribed by Sections 2165-74 of the Revised Statutes of the United States.

#### DECLARATION OF INTENTION.

The alien must declare upon oath, before a circuit court of the United States, or a district or supreme court of the Territories, or a court of record of any of the States having common law jurisdiction, and a seal and clerk, two years at least prior to his admission, that it is bona-fide his intention to become a citizen of the United States, and to renounce forever all allegiance and fidelity to any foreign prince or State, and particularly to the one of which he may be at the time a citizen or subject.

#### OATH ON APPLICATION FOR ADMISSION.

He must, at the time of his application to be admitted, declare on oath, before some one of the courts above specified, "that he will support the Constitution of the United States, and that he absolutely and entirely renounces and abjures all allegiance and fidelity to every foreign prince, potentate, State or sovereignty, and particularly, by name, to the prince, potentate, State or sovereignty of which he was before a citizen or subject," which proceedings must be recorded by the clerk of the court.

#### CONDITIONS FOR CITIZENSHIP.

If it shall appear to the satisfaction of the court to which the alien has applied that he has resided continuously in the United States for at least five years, and within the State or Territory where such court is at the time held one year at least; and that during that time "he has behaved as a man of good moral character, attached



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to the principles of the Constitution of the United States, and well disposed to the good order and happiness of the same," he will be admitted to citizenship.

### TITLES OF NOBILITY.

If the applicant has borne any hereditary title or order of nobility, he must make an express renunciation of the same at the time of his application.

### SOLDIERS.

Any alien of the age of twenty-one years and upward, who has been in the armies of the United States and who has been honorably discharged therefrom, may become a citizen on his petition, without any previous declaration of intention, provided that he has resided in the United States at least one year previous to his application, and is of good moral character.

### MINORS.

Any alien under the age of twenty-one years, who has resided in the United States three years next preceding his arriving at that age, and who has continued to reside therein to the time he may make application to be admitted a citizen thereof, may, after he arrives at the age of twenty-one years, and after he has resided five years within the United States, including the three years of his minority, be admitted a citizen; but he must make a declaration on oath, and prove to the satisfaction of the court, that for two years next preceding it has been his bona-fide intention to become a citizen.

### CHILDREN OF NATURALIZED CITIZENS.

The children of persons who have been duly naturalized, being under the age of twenty-one years at the time of the naturalization of their parents, shall, if dwelling in the United States, be considered as citizens thereof.

### CITIZENS' CHILDREN WHO ARE BORN ABROAD.

The children of persons who now are or have been citizens of the United States are, though born out of the limits or jurisdiction of the United States, considered as citizens thereof.



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PROTECTION ABROAD TO NATURALIZED CITIZENS.

Section 2,000 of the Revised Statutes of the United States declares that "all naturalized citizens of the United States while in foreign countries are entitled to and shall receive from this government the same protection of persons and property which is accorded to native born citizens."

**Homestead and Homesteaders.**

INFORMATION FOR ALL WHO CONTEMPLATE TAKING UP GOVERNMENT LAND.

"1. What is a homestead? It is a farm given to any man or woman who lives on it and cultivates it for five years. We say 'given,' for the charges are only about ten cents an acre—that is, the cost of surveying and recording, amounting in all for one-fourth of a square mile to eighteen dollars at most, and four dollars of this sum is not payable for five years.

"2. How large a farm is a homestead? It is a farm of one hundred and sixty acres, except on tracts one-half of which has been granted in aid of railroads or other public improvements. On such tracts the homestead is no more than a half the usual size, unless the homesteader has served at least ninety days as a soldier. In that case his homestead is a quarter-section anywhere.

"3. Who may become a homesteader? Any man or any woman—that is, any native, of legal age, and any foreigner who has declared his intention to become a citizen, which any immigrant may do the very day he lands in America.

"4. How does one become a homesteader? He goes to any United States land office, where he has free access to maps showing all the vacant lots in the neighboring regions. He then goes and picks the one he likes best, returns to the land office, makes an application, according to the legal forms furnished by the officer there, for that lot as his homestead, and leaves those forms for record, pays at most fourteen dollars, and is henceforth monarch of all he surveys on the farm of his choice. But the homesteader is not obliged to go in person to the government land-office. In most cases he can ascertain from local land agents or residents what lands are vacant, and then

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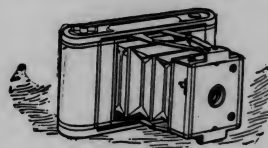
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make his application for the homestead he wishes to occupy, before the clerk of the county where it lies, sending with it an affidavit with his reasons for his not appearing in person.

"5 How soon must a homesteader begin to occupy his land? At any time within six months after his application is put on record, and he may journey away from his land at once, and provided that he fixes his residence nowhere else.

"6. Can a homesteader become the full owner of his farm sooner than at the end of five years? Yes; after a six month's residence, he can, at any time, purchase his land by paying the government price, the maximum of which is two dollars and fifty cents, and the minimum half that sum, per acre.

"7. What if a homesteader is in debt? His homestead is exempted from liabilities for any debt contracted previous to his perfecting his claim to that land; and in some States it is not liable to attachment for any subsequent debt.

"8. How is a full title finally obtained? After the homesteader has resided on his land, and tilled it for five years, if at any time within two years he proves that fact to the registrar of the land office, where his application was recorded, that officer will obtain for him from Washington a full title to his land, charging him only a fee of four dollars.

"9. Is not one man as good as another? 'Yes,' said an Irishman, 'and a great deal better.' But Congress has enacted that every soldier is equal to two other men. The act was approved by the President, July 15th, 1870. It provides that every person who has served loyally ninety days in the national army or navy is entitled, on the terms above explained, to enter and receive a patent for one whole quarter section of land—that is one hundred and sixty acres—where other men can only enter eighty, 'of the alternate reserved sections along the lines of any one of the railroads wherever public lands have been granted by acts of Congress.' In order to gain these privileges, the soldier must pursue the same routine and pay the fees as if he were a civilian. But he gets twice as much land."

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### Parliamentary Rules and Usages.

The following are the complete rules, in a plain and compact form,  
for conducting a public meeting:

**Quorum**—A quorum is a sufficient number of the members of an  
association to legally transact business. Unless a quorum is present  
no business is in order, except to adjourn. A majority of the mem-  
bers constitute a natural quorum, but the by-laws of the association  
may prescribe a smaller number.

**The Chairman**—It is the duty of the chairman to open the meet-  
ing at the time fixed upon, by taking the chair, calling the house to  
order, to announce the business before the house in the order in  
which it is to be acted upon; to receive and submit all motions; to  
put to vote all questions which are regularly moved, or which neces-  
sarily arise in the course of proceedings, and to announce the result;  
to restrain every one, when engaged in debate, within the rules of  
order; to enforce the observance of order and decorum; to appoint  
committees; to authenticate by his signature, when necessary, all the  
acts and proceedings of the house, and generally to declare its will.

He may speak to points of order in preference to others; shall  
decide all questions of order, and if the house is evenly divided he  
may give the casting vote, in doing which he may, if he pleases,  
give his reasons.

**The Clerk**—It is the duty of the clerk or secretary to keep correct  
minutes of the proceedings of the house; to read all papers when  
ordered, and for this purpose he should always rise; to call the roll,  
and state the answer when a vote is taken by yeas and nays; to  
have the custody of all papers and documents, and to authenticate  
the acts and proceedings of the house by his signature.

**Committees**—Standing committees sit permanently; special com-  
mittees perform only some particular duty, when they are discharged.  
The person first named is usually regarded as chairman, but this is  
only a matter of courtesy; every committee has a right to select its  
own chairman. Custom, however, has practically taken away this  
right, and it is considered bad form to elect any other person than the

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first-named as chairman. The mover of a motion to commit should be placed on the committee and first named, except where the matter committed concerns him personally. In the appointment of the committee no person directly opposed to the measure committed should be named, and when any person who is thus opposed to same hears himself named of its committee, he should ask to be excused.

The chair appoints all committees. Committees do not adjourn, but when they have conducted their deliberations, should rise and report. The report should be presented by the chairman. When the report is received, the committee is dissolved and cannot act further without new power.

Any committee required or entitled to report upon a subject referred to them may make a majority and minority report, while any member of such committee dissenting in whole or in part, from either the conclusion or the reasoning of both the majority and minority, may also present a statement of his reasons for such dissent, which should be received in connection with the reports.

The committee of the whole is an expedient to simplify the business of legislative bodies. No record is made of its proceedings. The presiding officer puts the question, and if same is carried, appoints some person as chairman and then vacates the chair.

Motions—Propositions made to a deliberative assembly are called "motions;" when the proposition is put to vote it is called the "question." A motion cannot be entertained or the question put until the same has been seconded. After this it becomes the property of the house, and cannot be withdrawn except by leave. It must be in writing whenever the house or presiding officer require it, and must be read when any person demands it for information.

An exception to the rule requiring a second to a motion is made in cases when the proposition is to proceed with or to execute an order of the house: as where it is moved to proceed with an order of the day, or where a call is made for the enforcement of some order relating to the observance of decorum.



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No motion can be made while a speaker has the floor nor while another motion is pending, except it be a question of privilege.

Amendments—A motion may be amended by inserting or adding words, or by striking out words, or by striking out and inserting words. An amendment takes precedence of the original question and must be first decided. So, too, an amendment to an amendment must be decided before the amendment. A motion may be made to amend, after which a motion will be to amend the amendment, but this is the full limit of the rule by which one motion may be put upon another. A motion to amend the second amendment is not in order.

Questions of privilege cannot be amended, except that a motion to postpone can be amended as to time.

The Question—The question is first to be put on the affirmative and then on the negative side, the vote in most cases being by oral response. If there are any doubts as to the voice of the majority, any one may call for a division. In all cases where the house is equally divided the question is lost, unless the presiding officer affirms it by a casting vote.

When a division is had, those in the affirmative on the question should first rise and be counted, or, if there still be a doubt, or a count be called for, the chairman should appoint two tellers, one from each side, to make the count and report the same to the chairman, who should then declare the same to the house.

In small matters of routine business or trifling importance, such as receiving reports, withdrawing motions, etc., the presiding officer may suppose the consent of the house where no objection is expressed, and need not give them the trouble of putting the question formally.

A question should always be stated by the chair before it is put, after which it is open to debate. Questions may be stated by the chair while sitting, but he should always rise to put a question, and should use substantially this form: "As many as are of the opinion that (as the question may be) will say aye;" and, after the affirmative voice is expressed, "As many as are of a contrary opinion will say no."



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After a question has been put it is not debatable, but after the affirmative is put any person who has not spoken before to the question may rise and speak before the negative is put.

Division of Question—Any person may call for the division of a question if it comprehend propositions, in substance so distinct that, one being taken away, a substantive proposition shall remain for decision.

When a question is divided, after the question on the first part, the second is open to debate and amendment.

Privileged Questions—When a question is under debate, no motion shall be received except to adjourn; to lay on the table; for the previous question; to postpone to a day certain; to commit; to amend; to postpone indefinitely. These motions have precedence in the order in which they stand arranged, and are called privileged questions.

A motion to adjourn is always in order, and takes precedence of all other motions, and an order of the day takes the place of all questions except adjournment.

When the matter has been laid on the table it may be taken up at any time afterward and considered, but not at the same meeting or session at which it was tabled. Frequently this motion is made to finally dispose of the matter, and it always has this effect when no motion is afterward made to take it up. The proper motion for proceeding with a matter that has been ordered to lie on the table, is, that the house do now proceed to consider that matter, although it would be proper to move that the matter be taken up for consideration.

There are several questions which, being incidental to every one, will take the place of every one, privileged or not; as a question of order arising out of any other question must be decided before that question.

A motion for indefinite postponement is generally resorted to in order to suppress a question or prevent its coming to vote.

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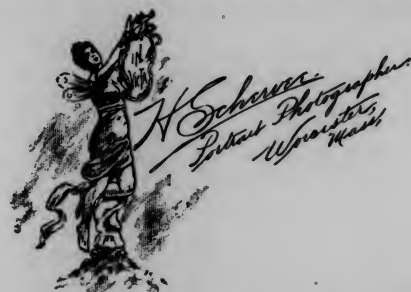
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Previous Question—When any question is before the house any member may move that the question (called the main question) be now put, or as it is usually termed, may move the previous question. If it pass in the affirmative, then the main question is to be put immediately, and no further debate is permitted.

The previous question being moved and seconded, the question from the chair should be, "Shall the main question be now put?" If the nays prevail the main question remains as the question before the house, in the same stage of proceedings as before the previous question was moved.

Equivalent Questions—Where questions are perfectly equivalent, so that the negative of the one amounts to the affirmative of the other, and leaves no other alternative, the decision of the one necessarily concludes the other. Thus the negative of striking out amounts to the affirmative of agreeing; and, therefore, to put a question on agreeing after that of striking out, would be to put the same question in effect twice over.

Question of Order—It is the duty of the chairman to decide all questions of order whenever raised. Upon such questions no debate or discussion is in order; but if the decision is not satisfactory, any one may object to it and appeal to the house. On appeal being taken, the question should be: "Shall the decision of the chair stand as the judgment of the house?" Whereupon the question may be debated and discussed the same as any other question.

Commitment—Any measure may be referred to a committee, on motion. This motion stands in the same degree with the previous question and postponement, and, if first made, takes precedence of them. A motion to commit may be amended by the substitution of one kind of committee for another, or by enlarging or diminishing the number of members of the committee, as originally proposed, or by instructions to the committee.

After a measure has been committed and reported, it should not, in an ordinary course, be recommitted, but in cases of importance, and for special reasons, it is sometimes recommitted, and usually to the same committee.

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**Five Thousand Students** sent into business from this College have convinced business firms that the ablest and most reliable office employees are gained from this College. The result is a constant call for graduates far exceeding in number those at all other schools.

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**Reconsideration**—When a motion or question shall have been determined, either in the affirmative or negative, it is always in order for any one who voted with the majority, or in case the vote was equally divided, for one who voted in the negative, to move for a reconsideration thereof. Such motion must be made at the same meeting at which the former vote was taken. A motion to reconsider, being put and lost, cannot be renewed.

**Undebatable Motions**—A motion to adjourn, to lay on the table, and a call for the previous question, must be decided without debate. And all incidental questions of order, arising after a motion is made for either of the foregoing questions, must be decided, whether to appeal or otherwise, without debate.

**Order in Debate**—When a person means to speak he is to stand up in his place, uncovered, and address himself to the chair, who calls him by name, that all may take notice who it is that speaks. A person who is indisposed may be indulged to speak sitting.

When a person rises to speak no question is to be put, but he is to be heard undisturbed, unless overruled.

If two or more rise to speak nearly together, the chair determines who was first up and calls him by name, whereupon he proceeds, unless he voluntarily sits down and yields the floor to the other.

No one may speak more than twice to the same question without the consent of the house, except merely to explain himself in some material part of his speech, or to the manner of the words in question, keeping himself to that only, and not going into the merits of it.

If the chairman rises to speak, the person standing must sit down, that the chair may be first heard.

No one is to speak impertinently, or beside the question, or to use indecent language against the proceedings of the house. Nor should a person speaking mention another then present by his name, but should describe by his seat, or as "the gentleman that spoke last," or, "on the other side of the question," etc.

Any one when called to order by another, or by the chair, must sit down and not proceed without leave until the question of order shall have been decided by the chair.

**GEORGE H. CLEMENCE  
ARCHITECT,**

WALKER BUILDING, ROOM 205.

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ARCHITECT,**

WORCESTER, MASS.

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NO. 44 FRONT STREET,  
ROOM 55.

While the presiding officer is addressing the house or putting a question, no one shall cross the floor or leave the room; nor while another is speaking, walk between him and the chair.

Adjournment—A motion to adjourn is not susceptible of amendment. If it is desirable to adjourn to any particular place or time, this may be accomplished by a previous resolution to that effect.

**United States Government and Religion.**

The founders of our Government were wise enough to leave the people to arrange religious questions according to their pleasure. They were not unbelievers in religion, but thought, as most of our citizens now think, that entire liberty should be left to all to act in religious matters as they felt able and inclined. All religious systems are equally tolerated—no Government support is given specially to any. Some people do not approve of religious oaths (an affirmation in the name of God, or calling God to witness that what is said is true), and from such persons a solemn affirmation or statement answers the purposes of the law.

The Constitution prohibits Congress from making laws respecting the establishment of a State religion, or interfering with the free exercise of it, and declares that "no religious test shall ever be required as a qualification to any office or public trust, under the United States." The President recommends a national thanksgiving to God once a year, for the blessings we enjoy, and sometimes proclaims a day of fasting and prayer. It shows all due respect to the religious beliefs among the people, but leaves all free to practice any form of it, or to reject them all.



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LATE EXAMINERS  
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ESTABLISHED 1882.

W. J. HALL.

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**RUBBER STAMPS,**

**OFFICE SUPPLIES,**

**BLANK BOOKS,**

**FROST, 505 MAIN ST.**

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**Patents.**

**WHO MAY OBTAIN A PATENT.**

Any person who has invented or discovered any new and useful art, machine, manufacture or composition of matter, or any new and useful improvement thereof, not patented or described in any printed publication in any country before his invention or discovery, and not in public use or on sale more than two years prior to his application, may obtain a patent therefor.

**WHAT IS PATENTABLE.**

Any invention that is new and useful, or any improvement, is patentable. To be "new" it must be something more than a mere mechanical change which would occur to any mechanic; but this does not mean that an invention is not patentable merely because it is simple. Some of the most valuable patents have been for very simple devices. It must be "useful" in the sense that it is operative and not harmful. A mere idea is not patentable. It must be embodied in a substantial form; but this does not mean that the invention must have been put to actual use. It is enough if the invention can be shown in a drawing and described so that another person could make or use it.

**WHAT CONSTITUTES NOVELTY.**

An invention, to be patentable, must not have been known or used by others in this country. It must not have been patented or published in this or any other country. It must not have been publicly used or sold by the inventor for more than two years before application, and it must not have been abandoned by him.

**COMBINATIONS.**

Combinations are patentable, even if all the elements are old; but merely putting an old device to a new use is not generally patentable. Designs are likewise patentable, when a new and artistic result is attained.

**DURATION AND PROTECTION.**

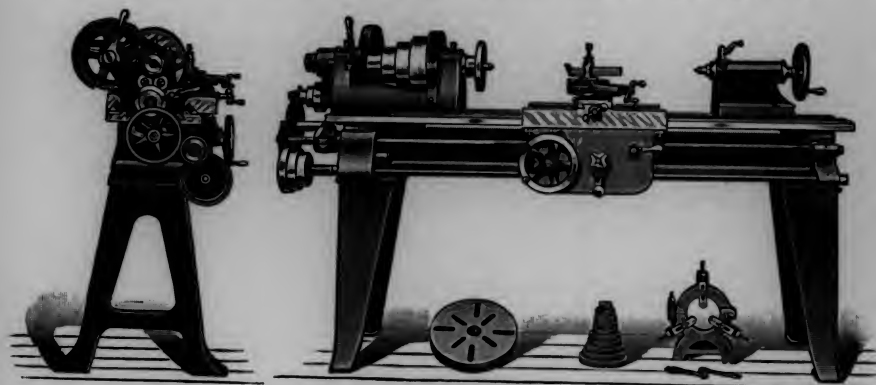
A patent runs for seventeen years and protects the patentee against every person everywhere in the United States. The patentee can sue infringers and can stop the infringement by injunction, and can recover both profits and damages.



# W. C. YOUNG MFG. CO.,

17 HERMON STREET,

WORCESTER, MASS., U. S. A.



WRITE FOR PRICES AND CATALOGUE OF OTHER MACHINES.



## PURCHASE AND SALE OF PATENTS.

Patents may be bought and sold the same as any personal property. Assignments and licenses should be recorded in the patent office. Part interests may be bought and sold; and the owner of a part interest, however small, can use the entire invention independent of the other owner and without his sharing the profits.

## EMPLOYERS AND EMPLOYES.

Employees, as much as employers, are entitled to their own independent inventions. Mere employment gives the employer no title; but if the employee makes his invention and introduces it into the shop of his employer, the employer thereby secures a shop-right to use it. Contracts between employers and employees concerning inventions should be carefully drawn.

## HOW TO OBTAIN A PATENT.

Before making application a preliminary search should be made. The patent office cannot inform the inventor whether he has a new invention until he has been to all the expense of an application. So that the first step is to have a search made by a reputable attorney. The expense of such a search is from five to ten dollars.

## HAVE A REPUTABLE ATTORNEY.

Do not employ a "patent bureau" or a "patent agency." Employ a home solicitor of known reputation. Do not run the risk of having an invention stolen, or of getting a patent that is worthless. Do not employ a "no-patent-no-pay" advertiser. Cheap work means a cheap patent.

## DRAWING THE CLAIMS.

Claims must be carefully drawn; if they do not cover the invention, it is lost. The claim is the vital part of the patent.

## THE COST OF THE PATENT.

The patent office fees are \$35. Fifteen dollars must be paid when the application is made; the balance within six months after allowance. A good attorney charges according to the work involved. From \$35 to \$50 covers all ordinary cases.

## MODEL AND DRAWINGS.

No model is now required. The drawings can be made either from the actual device or from sketches or working drawings.



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Painless and inexpensive, with an absolute guarantee  
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WE EXTRACT AND FILL TEETH ABSOLUTELY WITHOUT PAIN.

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350

### United States Postal Regulations.

**First Class Mail Matter—Letters**—This class includes letters, and anything which the postmaster cannot ascertain the contents without destroying the wrapper, or anything unsealed which may be wholly or partly in writing—except manuscript for publication accompanied by proof sheets. Postage, two cents each ounce or for each fraction above an ounce. On local or drop letters, at free delivery offices, two cents. At offices where no free delivery by carriers, one cent. Registration fee 8c in addition to regular postage.

**Second Class—Regular Publications**—This class includes all newspapers, periodicals, or matter exclusively in print and regularly issued at stated periods from a known office of publication or news agency. Postage, one cent a pound or fraction thereof.

**Third Class—Miscellaneous Printed Matter**—Transient newspapers and periodicals, one cent for each four ounces or fraction thereof. Mailable matter of third class includes printed books, circulars or other matter wholly in print (not of the second class), proof sheets and manuscript accompanying the same and postage shall be paid at the rate of one cent for each two ounces or fractional part thereof, and shall fully be prepaid by postage stamps affixed to said matter.

All packages of matter of the third class must be so wrapped or enveloped that their contents may be readily and thoroughly examined by the postmasters without destroying the wrappers.

**Fourth Class—Merchandise, Samples, etc.**—Mailable matter of the fourth class includes all matter not embraced in the first, second or third classes, which is not in its form or nature liable to destroy, deface or otherwise damage the contents of the mailbag, or harm the person of anyone engaged in the postal service.

All matter of the fourth class is subject to a postal charge at the rate of one cent an ounce or fraction thereof, to be paid by stamps affixed.

**Postal Cards**—Postal cards are sold at a fixed rate at one cent (and two cents for foreign) each, in any quantity. Unclaimed postal cards are never returned to the writer. Anything pasted on or attached to a postal card subjects it to letter postage.

**Money Orders**—Orders not over \$10, 8c; \$10 to \$15, 10c; \$15 to \$30, 15c; \$30 to \$40, 20c; \$40 to \$50, 25c; \$50 to \$60, 30c; \$60 to \$70, 35c; \$70 to \$80, 40c; \$80 to \$100, 45c.

**Foreign Postage—Canada**—Letters, 2c; and 5c on all letters to all countries belonging to the "Universal Postal Union."

**W. A. Lytle & Co.**

**MAKERS AND RETAILERS**

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**BEST CLOTHING MADE,**

**409 MAIN ST., WORCESTER, MASS.**

**E. K. TOLMAN,**  
LOCKSMITH AND HOUSEHOLD REPAIRS.

Electric Work

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Changed and

Repaired.

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**THE UNION SPRING STEEL WIRE CUSHION**

Is the Best Cushion in the Market for Any Kind of Seat for

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They can be made any size in length or width wanted and can be used either side up, and are hooked together so they cannot get out of order.



Best seat in use for Railroad Engineers and Firemen.

They are placed on the seat and are used with only a thin cushion, or a blanket on them, and in wet weather can be used alone.

**We also make Spring Mattresses for Beds, Cribs, Couches and Ambulances, Hotels and State Institutions.**

Manufactured By

**E. KELLEY & CO.,**

**FRED. E. KELLEY,**  
Manager.

**509 MAIN ST., WORCESTER, MASS.**

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**National Government.**

Congress consists of two branches; the Senate and the House of Representatives.

**POWERS AND COMPOSITION OF THE UNITED STATES SENATE.**

It is composed of two Senators from each State, chosen by the Legislature thereof, for a term of six years. No person can be elected Senator who is under thirty years of age, and who has not been a citizen of the United States for nine years, and who is not, when elected, a citizen of the State for which he is chosen. The Senate has sole power to try impeachments, and when sitting for that purpose is under oath like courts of justice. If the President be tried, the Chief Justice of the United States is to preside. The Senate has power to ratify or reject treaties with foreign powers, and it requires the concurrence of two-thirds of the Senators present to authorize the President to make a treaty. The advice and consent of the Senate is necessary to confirm appointments made by the President. The Senate cannot originate any bill for raising revenue, but may propose amendments or concur in such bill. The Vice-President of the United States is ex-officio president of the Senate. In his absence the Senate elects a president pro tempore. It further elects a secretary to record its proceedings, a sergeant-at-arms to attend and to arrest offenders, and a doorkeeper to guard the entrance to the Senate Chamber.

**THE HOUSE OF REPRESENTATIVES**

Is composed of members chosen every second year by the people of the several States. The Representatives are apportioned among the several States according to their respective number of inhabitants. After each census, Congress re-adjusts the proportion of population entitled to a representative, and fixes anew the whole number of representatives, leaving the manner and time of state apportionment to the States themselves. A representative must have attained the age of twenty-five years, and must be a citizen, and an inhabitant of the State for which he is chosen. The House chooses its own speaker, clerk, sergeant-at-arms, door-keeper, and other officers. It has exclusive power to originate bills for raising revenue.

In ordinary legislative matters the powers and duties of both Houses of Congress are legislative and advisory, but not judicial and executive.

**M. J. FINNIGAN,**  
 IMPORTER AND  
**WHOLESALE LIQUOR DEALER,**  
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 TELEPHONE 557. WORCESTER MASS.

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**WHOLESALE LIQUOR DEALERS.**

CALIFORNIA WINES  
 \$1.00 PER GAL. AND 35 CENTS PER QT.

**BOWLER BROS'.**  
 ALES AND PORTER, \$1.00 PER CASE.  
 37 and 39 WASHINGTON SQR.

**Law of Partnership.**

Partnerships may be either general or special. In general partnerships, money invested ceases to be individual property. Each member is made personally liable for the whole amount of debts incurred by the company. The company is liable for all contracts or obligations made by individual members.

Special partners are not liable beyond the amount contributed.

A person may become a partner by allowing people generally to presume that he is one, as by having his name on the sign or parcel or in the bills used in the business.

A share or specific interest in the profits or loss of a business, as remuneration for labor, may involve one in the liability of a partner.

In case of bankruptcy, the joint estate is first applied to the payment of partnership debts, the surplus only going to the creditors of the individual estate.

A dissolution of partnership may take place under express stipulations in the articles of agreement, by mutual consent, by the death or insanity of one of the firm, by award of arbitrators, or by court of equity in cases of misconduct of some member of the firm.

A partner signing his individual name to negotiable paper, which is for the use of the partnership firm, binds all the partners thereby. Negotiable paper of the firm, even given on private account by one of the partners, will hold all the partners of the firm, when it passes into the hands of the holders, who are ignorant of the fact attending its creation.

Partnership effects may be bought and sold by a partner; he may make contracts; may receive money; indorse, draw and accept bills and notes, and, while this may be for his own private account, if it apparently be for the use of the firm, his partners will be bound by his action, provided the parties dealing with him were ignorant of the transaction being on his private account; and thus representation or misrepresentation of a partner, having relation to business of the firm, will bind the members in the partnership.

In case of death, the surviving partner must account to the representatives of the deceased.



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All Kinds of Work in the Photographic Line.

SPECIALTIES:

Best Cabinets at Reasonable Prices, Interiors, Exteriors, Flash Lights, Machinery, all kinds of Amateur Work, etc.

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D. W. ROBBINS.

D. W. ROBBINS, JR.

## AMERICAN NICKEL WORKS,

ELECTRO PLATING, EMERY POLISHING, BUFFING AND REFINISHING

OF ALL KINDS OF METALS.

N. B. Our Specialty: Promptness, and Up to Date in all the Branches,

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## F. W. COLLIER & CO.,

MANUFACTURERS OF

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LAUNDRY MACHINERY,

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## ISADOR FISH, LADIES' FASHIONABLE TAILOR AND DRESSMAKER,

Formerly of Paris and New York.

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Day Building, 306 Main Street, Worcester, Mass.,

ROOMS 79 and 80. Telephone 798-3.

Open Evenings till 8:30.



All Kinds of Fur Work  
Made and Repaired.

### Legal Points.

The following rules of common law are so general, and so little modified by statute, as to practically prevail in all parts of the country, and may be of use to all to know:

No man may profit by his own wrong; that is, no one can by law enforce a claim arising from his own wrongful acts.

A contract is an agreement between two or more persons competent to contract, by which, for a valuable consideration, some lawful thing is or is not to be done within a specified time.

Verbal contracts, with but few exceptions, are good in law, but are, of course, more difficult of proof than written ones.

Contracts about real estate (except leases for a less term than one year), or a contract to answer the debt, default or miscarriage of another, or if the subject of the contract is not to be performed within a year, must be in writing and under seal.

Guarantors of contracts are released by the alteration of the terms of the contract without their consent.

A note obtained by fraud, under duress, or from one intoxicated, is voidable, except as to an innocent purchaser for value.

The loss, destruction or theft of a note does not release the maker or endorser, if proper notice is given them within a reasonable time.

Endorsers are released, if not notified of the dishonor of a note, within a reasonable time.

A note bears interest before maturity only when so expressed on its face.

All notes and contracts made by minors are voidable, except given for necessities.

A contract obtained by fraud cannot be avoided by the perpetrator of the fraud.

A contract to work for a specified time, for a specified sum, is an entire contract, and the whole work must be performed before payment can be enforced.

An agent is authorized to act for his principal, who will be bound by all the acts of his agent.



# E. A. COWEE, MILLER.

Wholesale and Retail Dealer in

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Dealer in Hay on . . .

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CASH STORES:

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and Main Street, Hudson, . . .

MILL AND ELEVATOR AT WEST BOYLSTON,

Telephone 914-2.

A note dated on Sunday is void.

Each individual in partnership is responsible for the whole amount of debts of the firm. Ignorance of the law excuses no one. It is a fraud to conceal a fraud. It is illegal to compound a felony. The law compels no one to do impossibilities. An agreement without consideration is void. Signatures in lead pencil are good in law. A receipt for money is not legally conclusive. The acts of one partner bind all the others. Contracts made on Sunday cannot be enforced. A contract made with a lunatic is void.

## How to Mix Paints for Tints.

For Brown, mix Red and Black.  
For Rose, mix Lake and White.  
For Chestnut, mix White and Brown.  
For Purple, mix White, Blue and Lake.  
For Pearl, mix Blue and Lead Color.  
For Pink, mix White and Carmine.  
For Silver Gray, mix Indigo and Lamp-Black.  
For Lead Color, mix White and Lamp-Black.  
For Chocolate, mix Black and Venetian Red.  
For Bright Green, mix White and Green.  
For French White, mix Purple and White.  
For Dark Green, mix Light Green and Black.  
For Pea Green, mix White and Green.  
For Brilliant Green, mix White and Emerald Green.  
For Orange, mix Red and Yellow.  
For Pearl Gray, mix White, Blue and Black.  
For Flesh Color, mix White, Lake and Vermilion.  
For Drab, mix Umber, White and Venetian.  
For Cream, mix White, Yellow and Venetian.  
For Olive, mix Red, Blue and Black.  
For Buff, mix Yellow, White and a little Venetian.



"THE WORLD"

A NEW

## COPPER ROOF FUNNEL.

Note its Construction, . . .

Which assures a brass screen always in position, together with perfect drainage from bed of roof. And by the use of extra heavy hard rolled copper, beaded and flanged as shown, the necessity of procuring and attaching separate cast end-ferrules is done away with. This feature alone proves it indispensable.

Get them through your Jobber

New England Steel Roofing Co.,

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JUSTICE OF THE PEACE.

Office, Residence, Warerooms and Shop,  
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WORCESTER, MASS.

360

### What is the Single Tax?

The following has been adopted as the official statement of the single tax principle by the advocates thereof, the late Henry George, chairman:

We assert, as our fundamental principle, the self-evident truth enunciated in the Declaration of American Independence, that all men are created equal and are endowed by their Creator with certain inalienable rights.

We hold that all men are equally entitled to the use and enjoyment of what God has created, and of what is gained by the general growth and improvement of the community of which they are a part. Therefore, no one should be permitted to hold natural opportunities without a fair return to all for any special privilege thus accorded to him, and that that value which the growth and improvement of the community attaches to land should be taken for the use of the community; that each is entitled to all that his labor produces; therefore, no tax should be levied on the products of labor.

To carry out these principles, we are in favor of raising all public revenues for National, State, county and municipal purposes by a single tax upon land values, irrespective of improvement, and all the obligations of all forms of direct and indirect taxation.

Since in all our States we now levy some tax on the value of land, the single tax can be instituted by the simple and easy way of abolishing, one after another, all other taxes now levied, and commensurately increasing the tax on land values until we draw upon that one source for all expenses of government, the revenue being divided between local government, State government and the general government, as the revenue from direct tax is now divided between the local and State governments, or by a direct assessment being made by the general government upon the States and paid by them from revenues collected in this manner.

The single tax would:

1st. Take the weight of taxation off the agricultural districts where land has little or no value, irrespective of improvements, and



"THE WORLD"

A NEW

## COPPER ROOF FUNNEL.

Note Its Construction, . . .

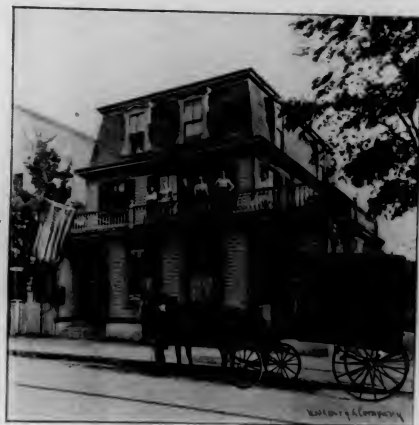
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The single tax would:

1st. Take the weight of taxation off the agricultural districts where land has little or no value, irrespective of improvements, and

# H. F. A. LANGE, . . .. FLORAL DECORATOR.



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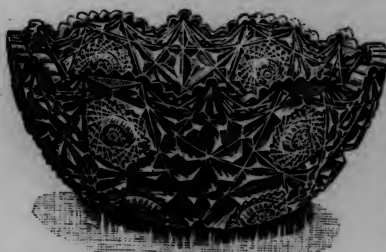
WORCESTER, MASS.

Telephone 235-3.

We grow our Flowers in Worcester and wish to sell them here at the lowest living prices.

**TRY US.**

## Worcester Cut Glass Works.



The manufacture of Rich Cut Glass has become a notable industry in Worcester. In the manufacture of Artistic Modern Glassware the most important part of the manipulation is the cutting. It is in this process that the highest skill of the Glass Cutters' art is most clearly shown. When the glass cutter receives the glass from the glassmaker it is perfectly plain or what is known in the trade as a Blank. The glasscutter takes the Blank and drafts the design in squares and intersecting lines, according to the design he intends cutting. The first process of cutting is roughing with steel wheel and sand which cuts into the glass. Second process is smoothing with natural stones, the stones going into the rough cuts taking all the sand away, leaving them smooth. Third process, polishing with wooden wheels, pumice stone and putty powder, bringing the glass back to its natural color with additional lustre and brilliancy.

Rich Cut Glass, Suitable for Marriage and Birthday Presents.

**WORCESTER CUT GLASS WORKS,**

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AND SALESROOM, 17 HERMAN STREET, NEAR MAIN.

362

put it on towns and cities where bare land rises to a value of millions of dollars per acre.

2d. Dispense with a multiplicity of taxes and a horde of tax gatherers, simplify government and greatly reduce its cost.

3d. Do away with the fraud, corruption and gross inequality inseparable from our present methods of taxation, which allow the rich to escape while they grind the poor.

4th. Give us with all the world as perfect freedom of trade as now exists between the States of our Union, thus enabling our people to share through free exchanges in all the advantages which nature has given to other countries, or which the peculiar skill of other people has enabled them to attain. It would destroy the trusts, monopolies and corruptions which are the outgrowth of the tariff.

5th. It would, on the other hand, by taking for public use that value which attaches to land by reason of the growth and improvement of the community, make the holding of land unprofitable to the mere owner and profitable only to the user. It would thus make it impossible for speculators and monopolists to hold natural opportunities unused or only half used, and would throw open to labor the illimitable field of employment which the earth offers to man. It would thus solve the labor problem, do away with involuntary poverty, raise wages in all occupations to the full earnings of labor, make over-production impossible until all human wants are satisfied. render labor-saving inventions a blessing to all, and cause such an enormous production and such an equitable distribution of wealth as would give to all comfort, leisure and participation in the advantages of an advancing civilization.

With respect to monopolies other than monopoly of land, we hold that when free competition becomes impossible, as in telegraphs, railroads, water and gas supplies, etc., such business becomes a proper social function which should be controlled and managed by and for the whole people concerned through their proper government, local, State, or national, as may be.



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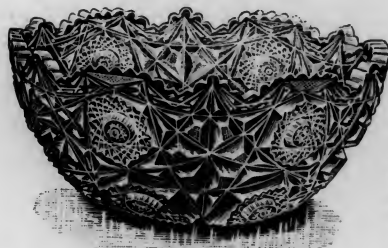
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put it on towns and cities where bare land rises to a value of millions of dollars per acre.

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## Legal Points by a Supreme Court Lawyer.

Probably three out of every five lawsuits could be avoided if people had known the legal effect of some act of theirs. It is hoped that the following may supply the necessary information and thus save trouble and expense.

The advice on matters in the following pages has been acquired at a great expense, and is absolutely correct. It can be relied upon as such:

## NEGOTIABLE INSTRUMENTS.

Introduction—The laws governing mercantile transactions, and particularly such as relate to negotiable instruments, are, in the main, of very ancient origin, and are derived for the most part from the well established usages of merchants, which have been adopted, sanctioned and confirmed by the courts, and in many instances re-declared by the statute. These usages and customs constitute what is called, in the language of the books, the law-merchant.

Promissory Notes—A note of hand, as it is called, is a written promise to pay to a person certain, his order or bearer, at a specified time, a given sum of money. To render it negotiable, that is, so that it may be transferred by endorsement or delivery, it must be payable to "order" or "bearer," and unless these words appear it will not be negotiable. Further, the promise must be absolute and uncoupled with any condition, and the time of payment must be certain and not dependent upon any contingency. Again, the promise must be for a definite sum and must be payable in money. These are all of the essence of negotiability. Failing in any of the foregoing particulars, the note may still be good as a contract, but it will not be a negotiable instrument.

It may be written upon anything capable of receiving written characters, in any language susceptible of translation, and with any substance that will leave a permanent mark; hence a note written in pencil is just as valid as one written with ink. It need not be dated, for delivery gives it effect, although a date is customary and proper, and when no time is specified it is payable on demand. It

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need not be signed at the bottom, provided the name of the maker elsewhere appears and was written with intent to bind, as: "I, John Smith, promise," etc., but the better way is to subscribe the note.

The payee must be named or designated, unless the note is drawn to bearer, and if drawn to the maker's own order possesses no validity until he has endorsed it. A note payable to bearer is transferable by simple delivery and passes from hand to hand without anything further, and the same is true of a note payable to the payee's order after he has endorsed it. In such a case any holder may write over such indorsement an order to pay to himself. But if indorsed in full, that is to pay to some person certain, it can only be transferred by the subsequent indorsement of such designated person.

It is customary to write notes for "value received," but this is not necessary, for a negotiable note imports a consideration, and, except as between the parties, want of consideration cannot be shown if the note was negotiated in good faith and before maturity, while as between the parties consideration must always be disproved, even though expressed. The better practice, however, is to write them as expressing consideration.

One who places his name on the back of a note as an indorser thereby enters into an undertaking with his assignee, as well as others into whose hands the note may come, that he will pay it if the maker does not; but he may protect himself against the claims of subsequent indorsers by making his indorsement "without recourse." On the other hand a party, by simply receiving and passing a note while under a blank indorsement, and without putting his name to it, assumes no responsibility in relation to it.

The holder or indorser of a note has a right of action against every one whose name appears on the same, whether as maker or indorser, but it is his duty to present the note promptly at maturity and demand payment; if payment is refused, he should immediately notify the indorsers, and a failure so to do will, in most cases, discharge the indorser from liability. He should further use all reasonable means to compel payment of the maker before resorting to the

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indorsers, and the law only excuses him from this duty where at the time of maturity the maker is hopelessly insolvent, and a suit against him would be unavailing.

Prior to maturity, any person who takes a note without notice of any defect, and pays therefor a valuable consideration, will be protected against any equities existing in favor of the maker; but one who takes it as a mere volunteer, paying no value therefor, or one who receives it after it has become due, even though in good faith and for value, will take it subject to all its infirmities, and any defense that would have been availing as against the payee may be interposed as to them.

Due bills are not distinguishable in general effect from promissory notes, and are governed by the same rules and assignable in the same manner.

Certificates of deposit are, in effect, promissory notes, and subject to the same rules and principles applicable to that class of paper.

Warehouse Receipts are not technically negotiable, but stand in the place of the property itself; the delivery of the receipts has the same effect, in transferring the title to the property, as the delivery of the property itself. They are, however, frequently declared negotiable paper by statute.

Drafts—The draft, or bill of exchange, is the oldest form of negotiable paper, and is said to have existed as early as the first century. Drafts are governed by the same general rules as notes, and all the remarks of the foregoing paragraphs concerning negotiability are equally applicable here.

It is the duty of a holder of a bill to present it for acceptance without delay, and if it is payable at sight, or at a certain time after sight, no right of action will accrue against any person until it has been so presented. If it be not accepted, when properly presented, or if accepted, be not paid when due, the further duty devolves on the holder to have it regularly protested by a notary public. This is essential, however, only in case of foreign bills, and is not required for inland exchange or notes. Simple notice in the latter case is sufficient.

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Checks.—A check on a bank is a species of bill of exchange, but is governed by somewhat different rules from the ordinary bill. It need not be presented for acceptance, for a bank is bound to pay at any time if it have funds of the drawer on deposit; nor is it material that the holder delay presentment for payment. A check should, however, be presented immediately; this the drawer has a right to expect, and the delay is at the holder's risk, for if the bank fails in the meantime the loss falls on him, if the drawer had funds on deposit sufficient to have paid the check had it been timely presented. Certifying a check practically amounts to an acceptance and binds the bank as an acceptor.

Checks should be drawn to order to guard against loss and theft, and at the same time it acts as a receipt of the payee. A check is not a payment until it has been cashed.

In paying a forged check the loss falls on the bank, which is bound to know the signature of its own depositors, and, in like manner, if the check has been fraudulently raised, the drawer is chargeable only with the original amount.



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**Hints on Banking.**

The business man of the present, in order to meet the continually increasing demands upon his capabilities, is ever studying how to save time and insure correctness by systematizing his business transactions in the most complete manner.

The bank being the repository of the funds of all branches of trade, is compelled to handle a very large amount of business every day with the utmost accuracy and dispatch.

The average person who patronizes a bank does not realize the amount of annoyance and unnecessary labor that can be caused the bank officers and clerks by a little carelessness or want of information on the part of those outside of the counter.

In order to conduct your dealings with your banker in an intelligent manner it is advisable to be well posted on the everyday customs of the business. To place before the depositor in a compact form some information which is likely to be of service to him in everyday intercourse with the bank, the following pages have been written. It is further to be desired that the points contained herein may serve as a guide to those unacquainted with the banking business, and lead them to an understanding of the advantage and convenience of relations with a reliable bank.

**TO OPEN AN ACCOUNT.**

The first step in opening an account is to secure an introduction to the manager of the bank, through some responsible person known to him. This interview will disclose to him the probable magnitude of your future dealings with the concern, and whether your account will be of advantage to the bank or merely a convenience to yourself.

The teller who takes your first deposit will give you a pass-book, the credit entries on which will always be made by a responsible officer, and will be your receipt for various sums deposited. This book should be left at the bank monthly to be balanced, and will be returned to you on application a day or two later, showing your balance, accompanied by your cancelled checks. It is your duty to examine carefully the account and checks and report at once any



possible errors. The pass-book, while kept by the customer, is really the property of the bank, and nothing should be written in it by the depositor.

On opening an account your signature will be taken in a book kept for that purpose, and to avoid confusion all subsequent signatures and endorsements by you should be written precisely the same. For instance, if you give your signature to the bank as G. W. Smith, do not afterwards sign it as George W. Smith or G. Washington Smith.

#### HOW TO MAKE OUT DEPOSIT TICKETS.

The blank deposit tickets furnished by the bank should always be filled out by the depositor and proved by the teller; this serves as a double check on the transaction, and if at any future time a question should arise as to the total amount deposited, or any separate item, the ticket in your own hand-writing can be produced by the bank as unquestionable proof.

The cash items are to be written opposite the words "Gold," "Silver," and "Currency," in proper amounts, and the checks, drafts, or other paper must be listed separately below.

Write the figures in a column, add it up, and write the total amount below.

Present your pass-book, deposit ticket, and items of deposit to the Receiving Teller, and see that the proper amount is entered to your credit in your book.

#### PRESENT CHECKS FOR PAYMENT AS SOON AS POSSIBLE.

Always present checks for payment as soon as possible. Much annoyance, and sometimes heavy loss, is avoided by following this rule. In the first place, the drawer of checks usually prefers to have them paid with as little delay as possible, so he does not have to keep track of outstanding checks. Secondly, if the holder of a check neglects to present it for payment at once, and the bank fails before he has done so, according to the law of custom, he cannot have recourse to the maker of the check, if more than a reasonable time in which to present it has elapsed since the check was given.

As a further illustration of the advisability of presenting checks for payment at once, a case is cited of a man who loaned his local school board the sum of \$500, giving his check for the money. The check was not presented at once, and the bank upon which it was drawn failed. The drawer of the check, claiming that he had virtually loaned the cash, brought an action against the school board to recover the amount of the loan, and won his case, although the defendants never had a dollar of the money.

#### ENDORSEMENTS.

Endorsement in blank is simply the signature of the payee on the back of a check or other paper. In depositing, all checks should be endorsed by the depositor, whether payable to his order or not. Endorsement to a specified person should read:

Pay to the order of JOHN SMITH.

(Signature of endorser.)

The instrument is then payable only when endorsed by the last payee.

The legal signature of a person who cannot write is made by mark in the following manner:

his  
JOHN X JONES.  
mark.

Witness:

A. B. SMITH, 39 Broadway.

The signer must make his mark in the presence of a disinterested person, who must witness the signature in the manner shown above.

An endorsement on a note or draft is an agreement to become liable for the payment of it in case the maker fails to meet it at the proper time.

#### CERTIFIED CHECKS.

A certified check is guaranteed by the bank on which it is drawn to be good when properly endorsed. This guarantee is written or stamped across the face and signed by a responsible officer of the bank. This is a legal acceptance, and binds the bank to pay the check whenever presented.

Certified checks are charged to the drawer's account at the time they are certified, so as to preclude all possibility of having no funds to meet them when presented for payment. It is strictly against the United States law for a national bank to certify a check for more than the amount of the balance to the credit of the drawer. A State bank, however, can do this at its own risk, unless prohibited from doing so by the law of the state in which the bank is located. In several states, however, there is no law against this action by a State bank.

Certified checks circulate as cash, but no one is compelled to receive them in payment as they are not legal tender.

Remember that if you get your check certified and wish to get another for a different amount, it will be a very unwise proceeding on your part to destroy either one or the other, as the bank will require of you a bond of indemnity before it will issue a duplicate, no matter how truthful you may be, or how earnest your explanation of the mistake.

#### EXCHANGE.

The term "Exchange" means simply a check or draft drawn by a bank in one city on its correspondent bank in another city, payable on demand to the order of the person named on the face. A draft is bought by any person wishing to make remittance to another at a distance, and the sender pays the face of the draft to the issuing bank, in addition to the small charge for the accommodation.

Drafts should be made payable to the purchaser and endorsed over to the parties for whom the money is intended. This custom of banking exchange forms the safest, cheapest and most convenient mode of transmitting money by mail, as the money can only be collected upon proper identification and endorsement, and if lost or destroyed, the issuing bank will give a duplicate or refund the money after waiting a reasonable time.

#### INTEREST.

Interest is the premium paid for the use of money, or the accumulation on an unpaid debt. It is calculated by counting a certain per cent. of the principal, and is made payable at stipulated periods during the time the debt or loan is in force.

If interest is not paid when due, it may be considered as part of the principal, and bear interest in like manner. This is called compound interest.

#### LOST PAPER.

If a check is lost, payment should be stopped at once by notifying the bank of the fact. Especially should this be done if the check is payable to bearer, as any one coming into possession of it can present it for payment, and the bank cannot be held liable to the rightful owner, unless it has been officially notified not to pay the check.

If a check is lost by the lawful owner thereof, and subsequently comes into the hands of a bona-fide holder, for value, and without knowledge that it has been lost, he is entitled to receive the amount from the bank, and if it refuses payment by reason of instructions to that effect from the drawer, the holder may recover the amount from the drawer.

#### DAYS OF GRACE.

In some of the States the law allows the payer three days over the stipulated time in which to pay promissory notes or bills of exchange. This time is called "Days of Grace." In New York State the "days of grace" have been abolished.

#### IDENTIFICATION.

A very necessary banking custom, and one which many persons but imperfectly understand, is the formality of identification.

In order to be protected against the dishonest practices of unknown persons, banks are compelled to require that all strangers shall be introduced by some responsible acquaintance of the bank who can vouch for the character and integrity of the other. In cases where out-of-town checks or checks on other local banks are presented for payment, the bank usually requires the identifier as well as the payee to endorse the paper, so that in case the check should prove worthless the bank will be protected by two persons instead of one.

Identification often causes annoyance to persons unacquainted in the locality of the bank, but it is not only a protection to the bank, but to all honorable persons who are in the habit of giving their checks in lieu of cash.

## PROTEST.

A protest is a legal document drawn up by a notary public, giving notice of non-payment of a note, draft, or bill of exchange.

This document is attached to the dishonored paper, and each endorser is officially notified that payment has been refused.

In leaving paper for collection, you should instruct the bank definitely whether or not to protest for non-payment.

## DRAFTS AND ACCEPTANCES.

A very common method of collecting accounts is by means of drafts. These can be drawn either payable "at sight," or at a specified time, in which case they are called "time drafts."

When a time draft is presented by the collecting bank, it is customary for the drawee to acknowledge the obligation by writing across the face of the paper the word "Accepted," followed by the date and his signature. This is a formal acceptance of the debt and is a promise to pay when due.

It is customary, but not obligatory, to present time paper for acceptance, as the drawee is not a party to the bill until the same has been formally accepted by him.

## CERTIFICATES OF DEPOSIT.

A certificate of deposit is a paper given by the bank in return for money left on special deposit. Such deposits are not entered in the pass-book, and are not subject to check, but can be withdrawn by returning the certificate. A certificate of deposit is both a receipt for the money deposited and the bank's promise to pay it to the proper person on return of certificate properly endorsed.

If it is desired to withdraw a part of the sum deposited, the first certificate is cancelled by the bank and another is issued for the balance left on deposit.

## OVERDRAFTS.

The fact of your having kept a credit balance with your banker for a considerable length of time does not, as some persons appear to believe, entitle you to overdraw your account. The law on this point is very clear and states that a Cashier or Teller has no right

to pay money on a check when the funds of the drawer are insufficient. It further states that the drawer of the check is a party to the wrongful act, and the bank can recover the amount.

In handling a great number of active accounts every day, it is almost impossible to prevent over-drawing in a few cases, but it is one of the strictest and most important laws of banking to allow no overdrafts.

## COLLECTIONS.

The collection department is an important branch of a bank's business, and of great convenience to its customers. Notes, drafts and all negotiable paper will be received for collection, and it is the bank's duty to notify its customers promptly of the payment or refusal of all collections.

Notes intended for collection should be left at the bank several days before maturity.

## LOANS.

Banks are always ready to loan money on proper security and in reasonable sums, and naturally, will give precedence to the application of a regular customer of the bank. The National and State laws governing banking regulate to a certain extent what kind of security a bank may take, so that some institutions are compelled to decline what others would readily accept.

The depositor is at liberty to offer his banker any paper he may want discounted, provided it is in his opinion, first-class security, and should remember that the banker is under no obligation to take it, or even to give his reasons for declining to do so.

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